







**REPORT**  
**ON**  
**FAMILY LIVING SURVEY**  
**AMONG INDUSTRIAL WORKERS**  
**1958-59**

**CALCUTTA**

**LABOUR BUREAU**  
**MINISTRY OF LABOUR AND EMPLOYMENT**  
**GOVERNMENT OF INDIA**





## PREFACE

In pursuance of the recommendations of the Rau Court of Enquiry, Family Budget Enquiries were conducted on uniform lines in selected industrial centres in India during 1944-46 by the Government of India with a view to constructing and maintaining reliable Consumer Price Index Numbers for different centres. With the passage of time the consumption pattern of working class had undergone considerable change and it was felt that the existing Consumer Price Index Numbers should be revised on the basis of new weighting diagrams. It was, therefore, decided by the Planning Commission that fresh Family Living Surveys in 50 important industrial centres (factory, mining and plantations) based on the latest scientific principles should be conducted during the Second Plan period. This task was entrusted to the Labour Bureau, Ministry of Labour and Employment. A Working Group consisting of representatives of Indian Statistical Institute, National Sample Survey, Central Statistical Organisation and the Labour Bureau was accordingly set up for deciding all technical details for the planning and conduct of the Enquiries. The Enquiries were conducted in 1958-59 in accordance with the recommendations of the Technical Advisory Committee on Cost of Living Index Numbers set up by Government and keeping in view the principles laid down by the I.L.O.

2. Unlike the 1944-46 Enquiries which mainly consisted of collection of data on Income and Expenditure of working class households, the scope of the 1958-59 Enquiries was enlarged so as to include a study of other aspects of the Level of Living in addition to Income and Expenditure.

3. The collection of data was entrusted to the National Sample Survey during its 14th round (except for Bombay centre and centres in West Bengal where the field work was done by I.S.I. Field Branch) and tabulations relating to Family Budget data to the Indian Statistical Institute, Calcutta. The drafting of the Reports and the tabulation of data relating to Level of Living were the responsibility of the Labour Bureau.

4. This Report relates to the Enquiries conducted in Calcutta centre. A General Report dealing mainly with the technical aspects of the Enquiries is being brought out separately. The present Report consists of two Parts. Part I contains a discussion of Family Budget data while Part II analyses data relating to other aspects of the Level of Living.

5. The primary responsibility of drafting this Report devolved on Shri B.P. Guha, Research Officer, assisted by Sarva Shri Krishna Kumar and M. Gangadharan, Investigators Grade I, under the guidance and supervision of S/Shri L.R. Varma and A. Basu, Deputy Directors. My thanks are due to the National Sample Survey, the Indian Statistical Institute, the Central Statistical Organisation, the State Governments and the various Employers' and Workers' Organisations for their kind co-operation in the conduct of the Enquiries. Thanks are also due to the working class households but for whose active co-operation it would not have been possible to collect the requisite data relating to the various facets of family living.

6. The views expressed in this Report are not those of the Government of India.

LABOUR BUREAU,  
KENNEDY HOUSE, SIMLA-4.

*Dated the 1st July, 1964.*

K.C. SEAL  
*Director*



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## PART I (FAMILY BUDGET)

### CHAPTER 1

#### SCOPE AND METHOD OF THE SURVEY

1.1. *Family living study*—Family living studies aim at collection and analysis of data on consumption patterns and other aspects of living conditions in respect of families of a specified population group. The surveys conducted for this purpose provide scope for the collection of a wide range of data from the families. When attention is focussed on a limited aspect only, the surveys become specialised surveys, such as family budget survey, where the bulk of the data collected relate to consumption expenditure. Other illustrations of such specialised surveys are food consumption surveys, health surveys, labour force sample surveys, demographic surveys, education surveys and housing surveys. Although in each case the specialised survey lays emphasis on a particular problem, some more general information, such as the economic status of the family, is frequently included in order to facilitate the analysis of the data collected during the specialised survey. In recent years the tendency has been to widen the scope of family living surveys to multi subject surveys laying equal emphasis on a broad spectrum of data, combining two or more major topics, such as family characteristics, income, employment, education, housing, nutrition, health, etc. Through such multi-subject surveys, family living studies can be put to manifold uses. These may be used to provide materials for research into the behaviour patterns of different groups of the population. They can also supply the basic data needed for policy making in connection with social and economic planning which may include the establishment of norms or the determination of needs, in preparation for social and economic measures, as well as for the assessment of the impact of policy decisions already applied in implementing welfare programmes. In developing countries like India which are engaged in planning programmes, the data collected through family living surveys can be used to fill gaps in the existing information and to provide checks on the completeness of the existing data.

In its widest sense, a family living survey should yield data for an analysis of the level of living of a particular population group. An idea of the spectrum of data needed for such an analysis can be had from the following main components of the level of living given by the U.N. Committee of Experts on International Definition and Measurement of Standards and Levels of Living, 1954.\*

- (i) Health, including demographic conditions;
- (ii) Food and nutrition;
- (iii) Education, including literacy and skills;
- (iv) Conditions of work;
- (v) Employment situation;
- (vi) Aggregate consumption and savings;
- (vii) Transportation;

\*Report on International Definition and Measurement of Standards and Levels of Living. U. N., 1954.

- (viii) Housing, including household facilities;
- (ix) Clothing;
- (x) Recreation and entertainment;
- (xi) Social security; and
- (xii) Human freedoms.

In conducting the family living surveys in this country during 1958-59, *inter alia*, in Calcutta, an attempt was made to cover many of the components given above. At the same time the object of deriving weighting diagram for new series of consumer price index numbers for the respective centres was kept in view. For the latter purpose, the relevant data are those which are usually covered in a specialised family budget survey. In this Report, the data on family budget survey have been discussed separately in Part I and the data collected on other components of level of living have been presented in Part II.

1.2. *Description of the survey*—The last family budget survey in Calcutta was conducted during 1944-45\*. The present survey in Calcutta was part of an integrated scheme of family living surveys among industrial workers at 50 important factory, mining and plantation centres† under the Second Five Year Plan. The details regarding origin, scope, design, etc., of the present surveys are being published in a separate report, as they happen to be common for all the 50 centres. A few important details are, however, discussed here briefly in order to bring out the significance of the data for the Calcutta centre presented in this Report.

1.21. *Organisation of the survey*—The working class family living survey was sponsored by the Labour Bureau, Ministry of Labour and Employment, Government of India. The technical details of the survey were worked out under the guidance of a Technical Advisory Committee on Cost of Living Index Numbers consisting of the representatives of the Ministries of Labour and Employment, Food and Agriculture and Finance, the Planning Commission, the National Sample Survey Directorate, the Department of Statistics (C.S.O.), the Indian Statistical Institute and the Reserve Bank of India. The field work was entrusted to the Indian Statistical Institute, Field Branch, and processing and tabulation of data collected in Schedule 'A' (Family Budget) to the Indian Statistical Institute, Calcutta. The tabulation of data collected in Schedule 'B' (Level of Living) was done in the Labour Bureau. Analysis of the data, publication of reports on the results of the surveys and construction and maintenance of new series of consumer price index numbers were the responsibilities of the Labour Bureau.

1.22. *Definition of a working class family*—A working class family was the basic unit of the survey. A family was defined in terms of sociological and economic considerations as consisting of persons :

- (i) generally related by blood and marriage or adoption;
- (ii) usually living together and/or served from the same kitchen; and
- (iii) pooling a major part of their income and/or depending on a common pool of income for a major part of their expenditure.

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\*Report on an Enquiry into the Family Budgets of workers in Calcutta, 1944-45.

†The list of 50 centres is given in Appendix I.

Relatives and friends, besides wife and children, living with the family and depending on the common family pool for their expenditure were considered family members. On the other hand, domestic servants and paying guests were generally excluded from the concept but they were taken to constitute separate families within the household. Care was taken to include temporary absentees, such as family members on tours or on visits to relatives or friends, or in hospital. Casual guests were not considered to be family members even though they might have stayed with the family for a fairly long period. In a messing group, where the members pooled a part of their income only for messing, generally each member was treated as a separate family.

A working class family was defined as one which derived 50 per cent. or more of its income during the specified calendar month through manual work in a factory, mine or plantation covered by the Factories Act, 1948, Mines Act, 1952, or the Plantations Labour Act, 1951, as the case may be. The survey in Calcutta, which was a factory centre, covered families deriving a major part of their income from manual employment in registered factories only. Manual work was defined on the basis of classification of occupations. Thus, a job though essentially involving physical labour but requiring a certain level of general, professional, scientific or technical education was classified as non-manual. On the other hand, jobs involving physical labour but not requiring much of educational (general, scientific, technical or otherwise) back-ground were treated as 'manual' work.

1·23. *Delimitation of area*—The geographical area to be covered in the course of the survey at a centre was decided in consultation with local organisations—both official and non-official—Municipalities or Corporations and other knowledgeable authorities during a preliminary survey conducted in December, 1957—February, 1958. At Calcutta centre, bustees within Calcutta Corporation and Tollygunj excluding wards number 2, 5-8, 10-17, 22, 23 and 27 and labour areas in Garden Reach Municipality were covered by the sampling frame.

1·24. *Design of survey*—Two types of sampling methods, *viz.*, tenement sampling and pay-roll sampling were followed for getting down to the ultimate units of the family living survey, *viz.*, the families. The choice between the two methods depended upon operational convenience. Thus, at a centre where working class population was concentrated in definite areas, which could be located and demarcated without much difficulty, tenement sampling was followed. On the other hand, if the working class population in a centre was found to be loosely dispersed, the pay-roll sampling became operationally more convenient and economical. On the basis of the preliminary survey conducted in December 1957—February 1958 it was decided to adopt tenement sampling at the Calcutta centre.

The sample size for a centre was determined on the basis of the number of industrial workers, the type of sampling followed, the work load manageable by an Investigator and the required precision of weights to be derived from Schedule 'A' for Consumer Price Index Numbers. The sample size originally fixed for the survey at Calcutta was 720 families to be canvassed for Schedule 'A' and 240 families for Schedule 'B'. The number of Schedules finally collected



and tabulated was 718 Schedule 'A' and 240 Schedule 'B'. The difference between the number of sampled families originally fixed and the number of families finally covered in respect of Schedule 'A' was due to exclusion at the tabulation stage of surveyed families not belonging to working class, rejection of schedules because of unsatisfactory data, etc.

The two samples drawn for Schedules 'A' and 'B' were mutually exclusive because canvassing of both the schedules from the same sampled families would have caused fatigue both to the Investigators and informants. The whole sample was staggered over a period of 12 months evenly so as to eliminate the seasonal effects on the consumption pattern. The selection of sample was done in two stages. In the first stage the working class localities were divided into well defined blocks and in the next stage workers were selected. For tenement sampling, the bustees within Calcutta and the labour areas in Garden Reach were matched with the 1951 census blocks. The blocks within each ward were arranged in decreasing order of their size, size being measured by their working class population and grouped into clusters of 3 blocks each to represent blocks of large, small and medium sizes and from different wards in each cluster. These clusters were arranged by their sizes and the 4 independent samples of 12 clusters each were selected systematically, with probability proportional to their size. The second stage unit for selection was a working class family. Each month the Investigator listed all the families in the cluster allotted to that month by house-to-house visit and classified them as working class families and others. While listing, information was also collected on the family size, the expenditure class to which it belonged and the State of origin of the head of the family. The two expenditure classes were those with expenditure less than Rs. 60·00 per month and others. This information was used to arrange the working class families in the cluster, first by family size (single-member families and others) and within these classes by expenditure class and within these by the State of origin. Those belonging to the State of origin of the majority of families in the cluster, were put in one class and the rest formed the other class. A simple systematic sample of 20 working class families was drawn from this arranged list. Every fourth family in this sample was contacted for filling Schedule 'B' (on Level of Living) and the remaining three for Schedule 'A' (Family Budget).

1·25. *Period of survey*—As mentioned earlier, the survey was designed to cover a period of 12 months at each centre. The period for the working class family living survey in Calcutta centre was July 1958 to September 1959. The period was more than 12 months because of non-availability of some of the selected households during the time of enquiry.

1·26. *Method of survey*—The "Interview Method" was followed for the collection of data as a large proportion of the population covered consisted of illiterate workers who could not be expected to reply to mailed questionnaires or to maintain accounts. Moreover, the questionnaire covered a wide range of subjects, accurate replies to some of which could not be had without explaining in person the significance of the questions to the respondents.

1·27. *Difficulties in the collection of data*—The employers and employees evinced keen interest in the survey and extended full co-operation to the Investigators of the Indian Statistical Institute, Field Branch, who were entrusted with the field work. Because of the lengthy questionnaire, however, the sampled workers sometimes felt impatient while answering questions. It took three to four hours to complete Schedule 'A' (relating to income and expenditure). The detailed itemised break-down of consumption and expenditure in many of the blocks, *e.g.*, clothing, medical care, personal care, education and reading, recreation and amusements, transport and communication, subscription, personal effects, taxes and interest was specially irksome. Information on the consumption of liquor and other intoxicants was furnished by the workers with great reluctance.

## CHAPTER 2

### ECONOMIC BACKGROUND OF THE CENTRE

2.1. *Introductory*—Calcutta is the capital of the State of West Bengal and is situated on the east or left bank of the river Hoogly, its longitude being  $88^{\circ} 23' 59''$  East and latitude  $22^{\circ} 34' 2''$  North. The city lies at a distance of about 129 kilometres from the sea and covers an area of about 104 square kilometres\*.

As one of the earliest settlements of the East India Company, Calcutta naturally had a start in the matter of industrialisation, etc. The city is also one of the most important commercial centres of India. Favourably situated at the gate of the principal waterways, its easy accessibility to sea-going vessels had led to its development as the principal trading centre in the Eastern region.

The setting up of the first factory in the city dates back to 1690 when Job Charnok, the agent of the English Company, decided to set up a factory at Sootanuty village. However, modern industrialisation started after 1757 with the victory of the English Company at the battle of Plassey. But whatever the nature of industrial growth within the city, Calcutta's importance arises from the fact that it stands at the heart of an extensive industrial region, the like of which is not to be found anywhere in the country.

2.2. *Population*—With a population of about 29 lakhs, Calcutta is the second largest city in the country. The density of population of the city is 28,147 per square kilometre. The population increased at a rapid rate especially during the three decades ending 1961. The following table shows the growth of population in Calcutta from 1901 onwards:

TABLE 2.1

Year	Population	Decennial percentage increase
1	2	3
+1901	920,933	—
1911	998,012	8.37
1921	1,031,697	3.33
1931	1,140,862	10.58
1941	2,108,891	84.85
1951	2,548,677	20.85
‡1961	2,927,289	14.80

\*Statistical Abstract, 1962, C.S.O. Deptt. of Statistics.

†Figures for the years 1901 to 1951 taken from Census of India, 1951, Vol. VI, Part II (1953) Page 44, West Bengal.

‡Figures for the year 1961 taken from Census of India, 1961, Final population totals, Paper No. 1, of 1962 Page 245.

2.3. *Working class areas*—The working class population in Calcutta was reported to be concentrated in the following areas :

- (i) Kidderpur,
- (ii) Metiabruz,
- (iii) Cossipur,
- (iv) Rajabazar, and
- (v) Ultadanga.

2.4. *Working class markets*—The markets patronised predominantly by the working class population in Calcutta are :

- (i) Cossipur,
- (ii) Kidderpur,
- (iii) Metiabruz,
- (iv) Munshibazar, and
- (v) Rajabazar.

The above mentioned markets have been selected for the collection of retail prices for the new series of Consumer Price Index Numbers for Calcutta centre.

2.5. *General characteristics of working class population—survey results.*

2.51. *Industries*—According to the survey the estimated number of working class families (as defined for the purpose of the survey) in Calcutta was about 59 thousands. The estimated number of employees in these families was about 62 thousand. A distribution of these employees by industries and in each industry by sex and adults/children is given in the following table. In column 7, the average monthly income per employee from paid employment in different industries, as reported by the families, is also given.

TABLE 2.2

*Distribution of employees (including apprentices) by industries and other details*

Industry	Percentage distribution of employees by sex and adults/children				Total number of employees (estimated)	Average monthly income per employee from paid employment (Rs.)	Number of employees (unestimated)
	Men	Women	Children	Total			
1	2	3	4	5	6	7	8
Production of bread, biscuits, cake and other bakery products .. .. .	100.00	—	—	100.00	570	93.82	17
Cotton spinning and weaving mills .. .. .	98.72	1.28	—	100.00	9,396	89.65	111

TABLE 2·2—*contd.*

1	2	3	4	5	6	7	8
Jute spinning and weaving ..	96·79	3·21	—	100·00	4,011	72·05	59
Manufacture of rubber footwear	100·00	—	—	100·00	6,255	67·90	31
Chemicals and chemical products .. ..	99·35	0·65	—	100·00	3,269	79·47	50
Manufacture of armaments ..	84·28	15·72	—	100·00	4,523	139·09	27
Machinery (all kinds other than transport) and electrical equipments .. ..	100·00	—	—	100·00	6,246	104·47	64
Transport equipment ..	100·00	—	—	100·00	5,041	95·74	92
Rest .. ..	95·61	3·79	0·60	100·00	22,948	78·98	354
All .. ..	96·97	2·97	0·06	100·00	62,259	87·47	805
Number of employees* (unestimated) .. ..	793	11	1	805	x	x	x

\*Unestimated figures stand for sample totals and estimated figures are the population estimates derived from the sample totals. This is how the expressions will be used in all other tables of Part I of the Report. Where nothing is mentioned, the figures should be taken as "estimated figures".

Of the total employees, a large proportion (22 per cent.) were employed in cotton and jute spinning and weaving. Women employees constituted only about 3 per cent. of the total. The proportion of children (upto the age of 14 years) was almost negligible.

The average monthly income per employee was Rs. 87·47, the highest (Rs. 139·09) being in armaments industries.

2·52. *Occupation*—Table 2·3 gives, by major occupations, the percentage distribution of employees by sex and adults/children, total number of employees and average monthly income per employee from paid employment.

TABLE 2-3

*Distribution of employees (including apprentices) by occupation and other details*

Occupation	Percentage distribution of employees by sex and adults/children				Total number of employees	Average monthly income per employee from paid employment	Number of employees (unestimated)
	Men	Women	Children	Total			
						(Rs.)	
1	2	3	4	5	6	7	8
Spinners, piecers and winders	100.00	—	—	100.00	3,748	77.19	47
Warpers and sizers ..	94.22	5.78	—	100.00	2,228	75.92	25
Drawers and weavers ..	100.00	—	—	100.00	3,737	91.72	58
Bleachers, dyers, finishers (excluding printers) ..	88.87	11.13	—	100.00	1,033	79.41	13
Spinners, weavers, knitters, dyers and related workers—rest .. ..	100.00	—	—	100.00	2,723	82.83	33
Shoe-makers and shoe repairers	100.00	—	—	100.00	5,446	68.53	22
Leather cutters, testers and sewers and related workers—rest .. ..	100.00	—	—	100.00	252	71.53	8
Tool makers, machinists, plumbers, welders, platers and related workers .. ..	100.00	—	—	100.00	10,852	111.60	161
Labourers not elsewhere classified .. ..	98.75	1.25	—	100.00	9,476	81.51	133
Rest .. ..	92.82	6.53	0.65	100.00	22,714	86.22	303
All occupations .. ..	96.97	2.97	0.06	100.00	62,259	87.47	803
Number of employees (unestimated) .. ..	793	11	1	805	x	x	x

About 22 per cent. of the employees were employed in textile occupations, e.g., spinners, piecers and winders; warpers and sizers; drawers and weavers; bleachers, dyers, finishers (excluding printers) and spinners, weavers, knitters, dyers and related workers—rest. About 15 per cent. of the workers worked as labourers not elsewhere classified and 36.5 per cent. in occupations classified as “rest” which comprised machine tool makers and setters, drivers, plumbers, welders, pattern makers, etc.

The average monthly income from paid employment per employee was, in case of drawers and weavers and tool makers, machinists, plumbers, welders, platers and related workers, higher than the over-all average for all occupations.

2.53. *Nature of employment and type of settlement*—Table 2.4 gives the percentage distribution of employees by number of days worked during the month classified by (a) regular or casual employment and (b) settled or non-settled. A settled person was defined as one who had permanently settled down at the place of survey, i.e., who had no enduring connections with his native place and had developed sentimental and permanent attachment to his present place of stay.

TABLE 2.4

*Percentage distribution of employees (including apprentices) by nature of employment, type of settlement and number of days worked*

Number of days worked during the month	Percentage distribution of employees by						Number of employees (un-estimated)
	Nature of employment			Type of settlement			
	Regular	Casual	All	Settled	Not settled		
1	2	3	4	5	6	7	
0 .. ..	0.16	14.34	5.11	0.27	8.26	31	
1—7 .. ..	0.47	2.26	1.09	—	1.80	3	
8—15 .. ..	2.52	1.86	2.29	4.43	0.89	13	
16—19 .. ..	0.24	0.52	0.34	0.35	0.33	5	
20—23 .. ..	6.54	6.79	6.63	5.46	7.39	52	
24—27 .. ..	76.52	49.15	66.97	83.34	56.30	648	
28—31 .. ..	13.55	25.08	17.57	6.15	25.03	53	
Total .. ..	100.00	100.00	100.00	100.00	100.00	805	
Percentage to total .. ..	65.14	34.86	100.00	39.48	60.52	x	
Number of employees (unestimated) .. ..	550	255	805	348	457	x	

Of the total employees, about 65 per cent. were regular and the remaining 35 per cent. were casual\*. A large majority (about 61 per cent.) of employees were not settled at the centre.

2.54. *Family income*—The average monthly income per family of the population surveyed was Rs. 97.36. The estimated distribution of families in different income classes is given in table 2.5.

\*The classification of workers into regular and casual was done on a different basis from the one adopted in the 'Occupational Wage Survey' conducted by the Labour Bureau in 1958-59 where the term casual was used in a more restricted sense.

TABLE 2.5

*Distribution of families by monthly family income*

Monthly family Income	Percentage of families to total
Less than Rs. 30 .. .. .	0.15
Rs. 30 to less than Rs. 60 .. .. .	9.16
Rs. 60 to less than Rs. 90 .. .. .	43.75
Rs. 90 to less than Rs. 120 .. .. .	22.95
Rs. 120 to less than Rs. 150 .. .. .	13.02
Rs. 150 to less than Rs. 210 .. .. .	8.20
Rs. 210 and above .. .. .	2.77
Total .. .. .	100.00

The modal family income group was from 'Rs. 60 to less than Rs. 90'. Only 11 per cent. of the families had income exceeding Rs. 150 or more.

2.55. *Family size*—The average size of the family was 2.53 persons. The estimated distribution of families in the different size groups is given in table 2.6.

TABLE 2.6

*Distribution of families by size*

Family size (number of members)	Percentage of families to total
One .. .. .	54.50
Two and three .. .. .	13.04
Four and five .. .. .	20.52
Six and seven .. .. .	8.76
Above seven .. .. .	3.18
Total .. .. .	100.00

A large proportion (54.50 per cent.) of families consisted of one member only, i.e., workers living singly.



## CHAPTER 3

### FAMILY CHARACTERISTICS

3.1. *Introductory*—Some general details of the working class population in Calcutta have been discussed in the preceding chapter. An analysis of the important socio-economic characteristics of the working class families in Calcutta as revealed by the survey, is presented below.

3.2. *Age, sex and marital status*—Table 3.1 gives the percentage distribution of family members by age, sex and marital status.

TABLE 3.1

*Percentage distribution of family members by age, sex and marital status*

Sex and marital status	Number of members (unestimated)	Age (years)								Percent-age distribution of all members
		Below 5	5-14	15-34	35-54	55-59	60-64	65 and above	Total	
1	2	3	4	5	6	7	8	9	10	11
<i>Men</i>										
Unmarried ..	631	27.50	40.64	30.63	1.11	0.12	—	—	100.00	27.75
Married ..	703	0.19	0.07	47.32	47.27	1.45	1.43	2.27	100.00	37.57
Widowed ..	9	—	—	3.86	52.87	21.40	12.84	9.03	100.00	0.16
Divorced ..	—	—	—	—	—	—	—	—	—	—
Separated ..	—	—	—	—	—	—	—	—	—	—
Sub-total ..	1,343	11.76	17.26	40.16	27.72	0.93	0.85	1.32	100.00	65.48
<i>Women</i>										
Unmarried ..	364	39.62	54.99	5.39	—	—	—	—	100.00	14.46
Married ..	383	0.37	0.82	75.26	18.68	1.51	0.82	2.54	100.00	17.85
Widowed ..	89	—	—	0.85	44.80	15.97	13.85	24.53	100.00	2.70
Divorced ..	1	—	—	100.00	—	—	—	—	100.00	0.01
Sub-total ..	837	16.79	23.45	40.16	12.89	2.01	1.50	3.20	100.00	34.52
Total ..	2,180	13.50	19.40	40.16	22.60	1.30	1.07	1.97	100.00	100.00
Number of members (unestimated) ..	x	261	484	836	481	39	38	41	2,180	x

Taking all the members living with the families at the centre, about 65 per cent. were men and 35 per cent. women. Children of 14 years of age or below constituted about 33 per cent. of the total and persons of 55 years and above about 4 per cent. Of the persons falling in the age-group 15 to 54, about 71 per cent. were men and 29 per cent. women. In this age-group, among men roughly 20 per cent. were unmarried and 80 per cent. married, the percentage of widowers being negligible. Among women in the same age-group, 4 per cent. were unmarried, 89 per cent. married and the rest widows.

3.3. *Religion and size*—Table 3.2 shows the distribution of families by religion and size and a few more details such as average size of the family and average number of children per family.

TABLE 3.2  
*Percentage distribution of families by religion and size*

Size of family					Religion			
					Hinduism	Islam	Rest	All
1					2	3	4	5
One	..	..	..	..	52.97	59.65	..	51.50
Two and three	..	..	..	..	12.50	14.39	6.08	13.04
Four and five	..	..	..	..	22.55	14.81	29.07	20.52
Six and seven	..	..	..	..	8.68	8.60	35.78	8.76
Above seven	..	..	..	..	3.30	2.55	29.07	3.18
Total					100.00	100.00	100.00	100.00
Percentage of families to total					72.42	27.33	0.25	100.00
Average size of the families					2.58	2.39	6.18	2.53
Average number of children per family					0.86	0.74	2.59	0.83

3.4. *Language and size*—Table 3.3 shows the percentage distribution of families by mother-tongue and size giving a few more details such as, average size and average number of children per family.

TABLE 3.3  
*Percentage distribution of families by mother-tongue and size*

Size of family					Mother-tongue			
					Bengali	Hindi	Oriya	Urdu
1					2	3	4	5
One	..	..	..	..	25.53	61.21	90.58	51.11
Two and three	..	..	..	..	17.17	12.14	4.68	15.62
Four and five	..	..	..	..	27.58	19.84	3.27	21.43
Six and seven	..	..	..	..	19.52	5.98	1.47	8.51
Above seven	..	..	..	..	10.20	0.83	..	3.33
Total					100.00	100.00	100.00	100.00
Percentage of families to total					22.63	49.93	10.61	10.79
Average size of the families					4.15	2.07	1.22	2.70
Average number of children per family					1.63	0.63	0.09	0.82

Hindi-speaking families formed about 50 per cent. of the total, Bengali-speaking about 23 per cent., Oriya-speaking and Urdu-speaking about 11 per cent. each and the remaining families spoke other languages.

3.5. *Literacy*—The levels of literacy among family members by age and family income classes are presented in table 3.4.

TABLE 3.4

*Percentage distribution of family members in various monthly family income classes by age group and levels of literacy*

Age group and educational standard	Monthly family income class (Rs.)							
	< *30	30 < 60	60 < 90	90 < 120	120 < 150	150 < 210	210 and above	All
	1	2	3	4	5	6	7	8
<b>(i) Age less than 5 years</b>								
Below primary ..	—	—	—	—	—	1.81	2.37	10.37
No education ..	—	100.00	100.00	100.00	98.19	97.63	89.63	98.27
Total ..	—	100.00	100.00	100.00	100.00	100.00	100.00	100.00
<b>(ii) Age 5 years and above</b>								
Illiterate ..	80.28	85.41	59.85	48.83	52.90	49.82	36.33	53.64
Below primary ..	—	6.25	31.34	36.13	23.30	28.57	25.43	28.79
Primary ..	—	7.66	7.88	11.89	18.08	17.47	13.58	12.58
Middle ..	19.72	0.68	0.93	3.15	3.11	3.76	21.56	4.20
Matriculate ..	—	—	—	—	2.61	0.28	0.94	0.57
Others ..	—	—	—	—	—	0.10	2.16	0.22
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

\* The sign '<' in this and subsequent tables denotes 'less than'.

Only a very small percentage of children aged less than 5 years had started receiving education and they too were in the higher income groups. By and large, the percentage of illiterate members in the age groups 5 years and above seemed to decline in higher income classes. Similarly, the percentage of members having middle or higher standard of education was higher in higher income classes.

3.6. *Births and deaths*—Demographic data on births and deaths in the sampled families during the year preceding the date of survey are presented in tables 3.5 and 3.6,

### TABLE 3-5

*Total number of births during the year by (i) type of birth and (ii) age of mother*

Item	Total number of births
1	2
(i) Type of birth	
Abortion .. .. .	66
Still-birth .. .. .	—
Live-birth .. .. .	2,006
Total ..	2,072
Live-births per 100 members .. .. .	1·35
(ii) Age of mother	
Below 15 years .. .. .	—
15—24 years .. .. .	1,211
25—34 years .. .. .	704
35—44 years .. .. .	137
45 and above .. .. .	20
Total ..	2,072

TABLE 3-6

*Total number of deaths during the year by (i) sex, (ii) age and (iii) cause of death*

Item								Total number of deaths
1								2
<i>(i) Sex—</i>								
Male	..	..	..	..	..	..	..	258
Female	..	..	..	..	..	..	..	126
Total							..	384
<i>(ii) Age—</i>								
Below 15 years	..	..	..	..	..	..	..	126
15—34 years	..	..	..	..	..	..	..	—
35—54 years	..	..	..	..	..	..	..	154
55—64 years	..	..	..	..	..	..	..	—
65 and above	..	..	..	..	..	..	..	104
Total							..	384

TABLE 3·6—*contd.*

Item									Total number of deaths
1									2
(iii) Cause of death—									
Group*	(a)	..	..	..	..	..	..	..	81
Group	(b)	..	..	..	..	..	..	..	42
Group	(c)	..	..	..	..	..	..	..	83
Group	(d)	..	..	..	..	..	..	..	—
Group	(e)	..	..	..	..	..	..	..	135
Group	(f)	..	..	..	..	..	..	..	43
Group	(g)	..	..	..	..	..	..	..	—
Group	(h)	..	..	..	..	..	..	..	—
Total									384
Total deaths per 100 members									0·26

\* Group (a) fevers; (b) small pox, plague, cholera; (c) tuberculosis, cancer, diphtheria, asthma, respiratory diseases; heart diseases, dysentery, diarrhoea, other stomach troubles, rickets, mental deficiency; (d) complication of child birth; (e) industrial accidents, snake bite, suicide, non-industrial accidents; (f) old age; (g) other causes diagnosed; and (h) other causes undiagnosed.

Total live-births per 100 members worked out to 1·35 in a year and total deaths per 100 members came to 0·26 in a year, taking all families into account, i.e., both single-member families and multi-member families.

3·7. *Age-sex distribution of family members by activity status*—Activity status is meant to distinguish among (a) those in gainful employment, (b) those not so occupied but seeking and if not seeking then available for gainful employment and (c) those not in the labour force. The first major category covers employers, employees, apprentices, self-employed persons and unpaid family labour. The second category includes the unemployed, i.e., persons seeking employment and persons not seeking, though available for employment. The last category comprises pensioners, students, women doing domestic work only, disabled persons, young children, those employed in non-gainful occupations, etc.

For each of the members of the sampled families information was collected on age, sex and activity status as on the day preceding the date of survey. The estimated distribution for all families of defined working class population group is given in table 3·7.

TABLE 3.7\*

*Percentage distribution of family members by age, sex and activity status*

Sex and activity status	Number of members (unestimated)	Age (years)								Percentage distribution of all members
		Below 5	5—14	15—34	35—54	55—59	60—64	65 and above	Total	
1	2	3	4	5	6	7	8	9	10	11
<i>Male</i>										
Employer ..	—	—	—	—	—	—	—	—	—	—
Employee ..	782	—	—	52.84	45.47	1.03	0.43	0.23	100.00	40.11
Apprentice ..	12	—	5.77	94.23	—	—	—	—	100.00	1.00
Self-employed ..	22	—	—	90.24	5.57	—	4.10	—	100.00	1.15
Unpaid family labour	—	—	—	—	—	—	—	—	—	—
Unemployed ..	56	—	11.07	88.93	—	—	—	—	100.00	2.46
Not in labour force ..	471	37.08	50.59	5.49	0.51	0.97	1.62	3.74	100.00	20.76
Sub-total ..	1,343	11.77	17.26	40.15	27.72	0.93	0.85	1.32	100.00	65.48
<i>Female</i>										
Employer ..	—	—	—	—	—	—	—	—	—	—
Employee ..	8	—	—	13.71	86.29	—	—	—	100.00	0.86
Apprentice ..	3	—	—	33.34	33.33	—	—	33.33	100.00	0.38
Self-employed ..	2	—	—	—	59.09	—	—	40.91	100.00	0.03
Unpaid family labour	—	—	—	—	—	—	—	—	—	—
Unemployed ..	5	—	—	35.95	46.07	—	17.98	—	100.00	0.08
Not in labour force ..	0	—	—	91.64	8.36	—	—	—	100.00	0.17
Sub-total ..	810	17.56	24.54	40.72	10.64	2.10	1.52	2.92	100.00	33.00
Sub-total ..	837	16.79	23.44	40.17	12.89	2.01	1.50	3.20	100.00	34.52
Total ..	2,180	13.50	19.40	40.16	22.60	1.30	1.07	1.97	100.00	100.00

\* Slight differences in sub-totals in some of the cases are due to rounding off.

It has to be borne in mind that the universe covered in this case was only a particular section of the working class population in Calcutta comprising families which derived a major part of their income from employment in registered factories. Naturally, the percentage of unemployed was very small among this section of working class population and persons were either gainfully occupied or not in the labour force. The labour force participation rate was of the extent of about 46 per cent. consisting of gainfully occupied persons and unemployed persons.

3.8. *Age-sex distribution of family members by economic status*—Economic status is meant to classify persons into earner, earning dependant and non-earning dependant. An earner was defined as one whose income was sufficient for his/her maintenance; an earning dependant as one whose income was not adequate for his/her own maintenance and non-earning dependant as one who earned no income at all and was dependant for his/her maintenance on others.

The estimated distribution of family members by age, sex and economic status as on the day preceding the date of survey is given below.

TABLE 3·8

*Percentage distribution of family members by age, sex and economic status*

Economic status and sex	Number of members (unestimated)	Age (years)								Percentage distribution of all members
		Below 5	5—14	15—34	35—54	55—59	60—64	65 and above	Total	
1	2	3	4	5	6	7	8	9	10	11
<i>Earners</i>										
Male ..	803	—	—	53·67	44·42	1·08	0·54	0·29	100·00	40·48
Female ..	8	—	—	11·17	87·36	—	—	1·47	100·00	0·85
Sub-total ..	811	—	—	52·80	45·30	1·06	0·53	0·31	100·00	41·33
<i>Earning dependants</i>										
Male ..	16	—	1·12	80·53	8·76	—	—	9·59	100·00	1·32
Female ..	6	—	—	52·79	18·17	—	29·04	—	100·00	0·10
Sub-total ..	22	—	1·04	78·58	9·42	—	2·04	8·92	100·00	1·42
<i>Non-earning dependants</i>										
Male ..	524	32·54	47·69	14·76	0·23	0·73	1·42	2·63	100·00	23·68
Female ..	823	17·26	24·12	40·86	10·99	2·07	1·45	3·25	100·00	33·57
Sub-total ..	1,347	23·58	33·87	30·07	6·54	1·51	1·44	2·99	100·00	57·25
Total ..	2,180	13·50	19·40	40·16	22·60	1·30	1·07	1·07	100·00	100·00
Number of members (unestimated) ..	x	261	484	836	481	39	38	41	2,180	x

Earners and earning dependants constituted about 43 per cent. of the total; 42 per cent. being males and remaining 1 per cent. females. Earners and earning dependants mostly came in the age-group 15 to 54 years. The non-earning dependants, who consisted mainly of children and females doing household work, accounted for 57 per cent.

**3·9. Family size, composition, economic status and earning strength by income.**

**3·91. Analysis by family income**—For the purpose of analysis, the families have been classified into seven monthly family income classes and five family size classes. It may be pointed out here that the lowest income class accounts for a very small fraction of the total families and as such no attempt has been made to draw any conclusion on the basis of the figures given under this class in the analysis of the table given below and subsequent tables. The two-way distribution of families by income and size is given in table 3·9.

TABLE 3.9

*Percentage distribution of families by family income and family size*

Family size	Monthly family income class (Rs.)							
	< 30	30 < 60	60 < 90	90 < 120	120 < 150	150 < 210	210 and above	All
1	2	3	4	5	6	7	8	9
One ..	—	85.83	73.90	46.40	25.77	5.62	—	54.50
Two and three ..	100.00	13.78	11.43	9.84	18.40	22.12	4.34	13.04
Four and five ..	—	0.39	12.82	29.60	47.19	18.31	13.25	20.52
Six and seven ..	—	—	1.81	12.75	7.14	42.22	22.44	8.76
Above seven ..	—	—	0.04	1.41	1.50	11.73	59.97	3.18
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total ..	0.15	9.16	43.75	22.95	13.02	8.20	2.77	100.00
Number of families (unestimated) ..	2	54	296	167	89	73	37	718

Family income, on the whole, tended to increase with the size of the family and in higher income classes there were a larger percentage of large-sized families.

The composition of families by the economic status of members is given in table 3.10.

TABLE 3.10

*Composition of families by economic status*

Category of members	Average number of members per family by monthly family income class (Rs.)							
	< 30	30 < 60	60 < 90	90 < 120	120 < 150	150 < 210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Earners</i>								
Adult male ..	1.00	0.99	0.97	0.91	1.10	1.47	1.45	1.03
Adult female ..	—	0.01	0.03	0.13	—	—	—	0.05
Children male ..	—	—	—	—	—	—	—	—
Children female ..	—	—	—	—	—	—	—	—
All earners ..	1.00	1.00	1.00	1.04	1.10	1.47	1.45	1.08
<i>Earning dependants</i>								
Adult male ..	—	0.01	0.04	0.02	0.01	0.07	0.11	0.03
Adult female ..	—	—	—	0.01	—	—	—	—
Children male ..	—	—	—	—	—	—	—	—
Children female ..	—	—	—	—	—	—	—	—
All earning dependants ..	—	0.01	0.04	0.03	0.01	0.07	0.11	0.03





Taking all families, those having one earner were in a large majority, being about 90 per cent. of the total. The percentage of families having more than two earners was rather small (0·60 per cent. of the total).

Table 3·12 gives the distribution of families by income and earning strength in terms of relationship with the main earner. The main earner was defined as that earner whose total earnings (both in cash and kind) from paid employment in the last calendar month preceding the date of survey were more than similar earnings of any other earner of the family.

TABLE 3·12

*Percentage distribution of families by income and earning strength by relationship with the main earner*

Family earning strength by relationship with main earner	Number of families (unestimated)	Monthly family income class (Rs.)								Percentage distribution of all families
		Below 30	30 < 60	60 < 90	90 < 120	120 < 150	150 < 210	210 and above	Total	
1	2	3	4	5	6	7	8	9	10	11
Self ..	621	0·17	10·13	46·41	23·91	12·80	4·97	1·61	100·00	90·03
Self and wife or husband ..	2	—	—	55·99	44·01	—	—	—	100·00	0·10
Self and one or more children	18	—	—	4·54	22·87	11·09	49·55	11·95	100·00	1·09
Self, wife or husband and one or more children	—	—	—	—	—	—	—	—	—	—
Self and one or more other family members	74	—	—	11·23	13·19	17·24	42·47	15·87	100·00	7·91
Self, wife or husband and one or more other family members	1	—	—	—	100·00	—	—	—	100·00	0·04
Self, one or more children and one or more other family members	2	—	—	96·17	—	3·83	—	—	100·00	0·83
Self, wife or husband, one or more children and one or more other family members	—	—	—	—	—	—	—	—	—	—
All families ..	718	0·15	9·16	43·75	22·95	13·02	8·20	2·77	100·00	100·00
Number of families (unestimated)	x	2	54	296	167	89	73	37	718	x

Taking all families, the main earner was the sole earner in 90 per cent. of the cases. In 0·10 per cent. of the cases he/she was assisted by wife/husband, in 1 per cent. of the cases by children and in about 8 per cent. of the cases by other family members. With the inclusion of other members in the earning strength, generally a larger percentage of families came in higher income-brackets.

An analysis of the number of earners, earning dependants, non-earning dependants according to income has already been made in the preceding pages. Table 3·13 gives the number of dependants per 100 families by their relationship to the main earner and monthly family income classes. The dependants have been classified into three categories, viz., living with the family, living away from the family and dependent units living away. Dependants living with family are those shown as non-earning dependants in table 3·10. These types of dependants alone have been taken as members of families for the purpose of the survey. Dependants living away from family are those whose expenses are borne in full or in part by the sampled family but who do not live with the family. There may sometimes be groups of persons in whose case it is difficult to determine whether they are really dependent on the sampled family. Such groups may even include earners. Such groups have been taken as dependent units living away and have been classified separately. In their cases, the group itself has been the unit of counting and not individual persons.

TABLE 3·13

*Number of dependants and dependent units per 100 families by monthly income and relationship with the main earner*

Category of dependants and relationship with the main earner	Monthly family income class (Rs.)							
	<30	30<60	60<90	90<120	120<150	150<210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Living with family</i>								
Wife or husband ..	100·00	7·96	10·89	43·72	61·54	71·29	91·68	34·70
Son or daughter ..	49·14	1·23	27·16	83·54	137·60	186·80	409·46	75·81
Father, mother, uncle, aunt ..	—	0·90	5·67	12·85	15·42	33·63	63·09	12·03
Brother, sister, cousin	—	5·04	4·14	9·48	11·00	31·10	67·66	10·31
Nephew, niece ..	—	—	2·31	2·53	1·43	23·94	13·21	4·11
Father-in-law, mother-in-law, brother-in-law, sister-in-law	—	0·39	2·36	6·21	1·43	19·92	20·08	4·87
Son-in-law, daughter-in-law ..	—	—	—	0·82	0·42	1·10	7·24	0·53
Grand children ..	—	—	—	—	0·42	1·10	6·01	0·31
Others ..	—	—	0·03	0·44	—	—	—	0·14
Total ..	149·14	15·52	58·56	159·59	229·26	368·88	678·43	142·81

TABLE 3·13—*contd.*

1	2	3	4	5	6	7	8	9
<i>Living away from family</i>								
Wife or husband	—	38·83	41·37	18·87	3·78	3·08	1·36	26·78
Son or daughter ..	—	59·56	52·51	45·61	10·04	6·39	4·07	40·84
Father, mother, uncle, aunt .. ..	—	57·24	61·76	18·80	3·81	20·27	1·36	38·78
Brother, sister, cousin	—	19·55	46·94	2·98	1·03	3·00	3·26	23·48
Nephew, niece ..	—	—	—	—	—	0·71	—	0·06
Father-in-law, mother-in-law, brother-in-law, sister-in-law	—	—	1·79	—	1·15	0·53	—	0·98
Son-in-law, daughter-in-law ..	—	—	—	—	—	0·32	—	0·03
Grand children ..	—	—	—	—	—	—	—	—
Others .. ..	—	5·04	—	0·20	0·24	—	—	0·54
Total ..	—	180·27	204·37	86·46	20·05	34·20	10·05	131·49
<i>Dependent units</i>								
Number of dependent units living away per 100 families	—	42·62	30·01	31·08	27·31	24·73	6·18	29·92

Although the number of dependants living with family increased progressively with the increase in the monthly family income, there was no such clear tendency in the case of dependants or dependent units living away.

The distribution of families by family composition in terms of relationship with the main earner (excluding dependants living away) is presented in table 3·14 by three broad income classes. The first two groups *viz.*, unmarried earner and husband or wife, consist of single workers who may have dependants living elsewhere.

TABLE 3·14

*Percentage distribution of families by family composition (in terms of relationship with the main earner) and income*

Monthly family income class (Rs.)	Family composition (in terms of relationship with the main earner)							
	Unmarried earner	Husband or wife	Husband and wife	Husband, wife, and children	Husband, wife, children and other members	Unmarried earner and other members	Rest	All
1	2	3	4	5	6	7	8	9
Below 60 ..	21·65	13·37	15·15	1·52	0·30	16·23	1·21	9·31
60<120 ..	71·29	79·65	61·13	50·99	53·32	39·79	56·04	66·70
120 and above ..	7·06	6·98	23·72	47·49	46·38	43·98	42·75	23·99
Total ..	100·00	100·00	100·00	100·00	100·00	100·00	100·00	100·00
Percentage of families to total ..	6·84	47·66	3·49	19·95	12·01	3·07	6·98	100·00
Number of families (unestimated)	53	283	34	138	111	35	64	718

Table 3.15 gives the distribution of families by family composition in terms of adults and children (excluding dependants living away) and leave of income.

TABLE 3.15

*Percentage distribution of families by family composition in terms of adults/children and income*

Monthly family income class (Rs.)	Family composition (in terms of adults/children)										All
	1 adult	1 adult and children (one or more)	2 adults	2 adults and one child	2 adults and two children	2 adults and more than 2 children	3 adults	3 adults and 1 child	3 adults and more than 1 child	Other families	
1	2	3	4	5	6	7	8	9	10	11	12
Below 60	14.38	22.67	10.26	7.58	—	—	—	—	0.74	—	9.31
60 < 120	78.62	50.31	62.45	49.69	53.52	58.01	34.77	76.25	60.92	23.62	66.70
120 and above	7.00	27.02	27.29	42.73	46.48	41.99	65.23	23.75	38.34	76.38	23.99
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total	54.50	2.04	5.85	4.62	7.04	7.70	0.81	4.43	4.88	8.13	100.00
Number of families (unestimated)	336	9	58	40	37	54	12	25	51	96	718

The common types of families were 1 adult (workers living singly) and 2 adults with or without children. Comparing the distribution by income-classes for families having 1 adult, 2 adults and 3 adults, it will be seen that 7 per cent. of the first category, 27 per cent. of the second and 65 per cent. of the third were in the highest income class, viz., 'Rs. 120 and above'. Thus, with more adults added, the proportion of families in higher income brackets rapidly increased.

3.92. *Analysis by per capita income*—Per capita income of families allows for variations in the size of families but not for variations in composition. It is, therefore, sometimes recommended that income per adult consumption unit or consumption expenditure per adult consumption unit will provide better economic classification. Such classifications were not attempted in the analysis of data for the the present survey because of the difficulties of having an appropriate scale of adult consumption unit. Some special analysis of the data were, however, undertaken by adopting per capita family income as the classificatory character. Some of these analyses are presented below. Table 3.16 gives the percentage distribution of families by monthly per capita income classes and family size.

TABLE 3.16

*Percentage distribution of families by per capita income and family size*

Family size	Monthly per capita income class (Rs.)									
	<5	5<10	10<15	15<20	20<25	25<35	35<50	50<65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
One ..	—	—	—	—	—	1.52	18.66	87.66	96.26	54.50
Two and three	—	54.04	1.65	3.27	17.04	18.81	57.07	11.65	3.36	13.04
Four and five ..	—	12.96	48.90	48.78	61.76	51.19	19.12	0.41	0.38	20.52
Six and seven ..	—	27.48	34.82	35.11	13.52	21.84	4.27	0.28	—	8.76
Above seven ..	—	5.52	14.63	12.84	6.78	6.64	0.88	—	—	3.18
Total ..	—	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total ..	—	0.28	3.10	8.01	9.86	13.84	8.34	18.13	38.44	100.00
Number of families (unestimated)	—	5	32	69	75	108	63	109	257	718

It will be seen that the percentage of families in higher per capita income classes tended to decline with the increase in the size of the family.

Table 3.17 shows broad composition of families (by economic status of members) by per capita income classes.

TABLE 3.17

*Composition of families (economic status) by per capita income classes*

Economic status of members	Average number of members per family by monthly per capita income class (Rs.)									
	<5	5<10	10<15	15<20	20<25	25<35	35<50	50<65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
Earners ..	—	1.06	1.08	1.13	1.09	1.22	1.11	1.05	1.01	1.08
Earning dependants	—	—	0.05	0.18	0.01	0.03	0.11	0.01	—	0.03
Non-earning dependants	—	3.36	3.88	4.42	3.30	3.38	1.42	0.10	0.05	1.42
All members ..	—	4.42	5.01	5.73	4.40	4.63	2.64	1.16	1.06	2.53

The proportion of earners to total members in the family increased with increase in the per capita income. The earning dependants constituted a small (1 per cent) proportion of the total family members. The proportion of non-earning dependants, on the other hand, showed a declining trend with the increase in the per capita income excepting the first two per capita income classes. The resulting position was that the burden of the dependency was markedly high in case of low per capita income classes.

## CHAPTER 4

### FAMILY INCOME AND RECEIPTS

4.1. *Concepts and definitions*—Data relating to family income were collected in order to study the level and pattern of income by sources, to study expenditure in relation to income and in general to provide a basis for classifying families into economic levels. 'Income' was taken to include all receipts which did not represent a diminution of assets or an increase in liabilities. Income from the following sources was collected in details:—

(i) Income from paid employment which includes basic wages and allowances, bonus and commission, over-time earnings, other earnings and concessions;

(ii) Income from self-employment such as boarding and lodging services, agriculture, animal husbandry, trade and profession; and

(iii) Income from other sources such as receipts from rented properties, viz., land and house, pension, cash assistance, gifts and concessions, interest and dividends and chance games and lotteries.

Data were also collected separately in respect of other gross receipts representing a diminution of assets or an increase in liabilities such as receipts from sale of shares, securities and other assets, withdrawal of savings, credit purchases, loans, etc., to have a complete picture of total receipts accruing to the family. The value of the receipts in kind and of goods from family enterprise consumed by the family was imputed on the basis of retail market price.

All the data relating to receipts were collected for the calendar month preceding the date of survey in respect of each sampled family.

4.2. *Average monthly income per family and per capita*—The average monthly income per family was Rs. 97.36 and the average per capita income was Rs. 38.35. The average monthly income per family and per capita according to different family income groups is given below:—

TABLE 4.1

#### *Average monthly income by income classes*

Item	Monthly family income class (Rs.)							
	< 30	30 < 60	60 < 90	90 < 120	120 < 150	150 < 210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Monthly income</i>								
Average per family	23.24	55.20	70.57	103.68	128.89	166.81	257.59	97.36
Average per capita	9.33	47.00	44.18	38.43	37.89	31.93	30.85	38.35
<i>Percentage of families to total</i>								
..	0.15	9.16	43.75	22.95	13.02	8.20	2.77	100.00

The average per capita income showed less variation than the average per family income in the different family income classes, leaving out the lowest end-class.

4.3. *Income by category of earner*—Table 4.2 gives a break-up of the average monthly income per family by category of earner and source. Income which could not be ascribed to any particular member of the family was taken against the family as a whole.

TABLE 4.2

*Average monthly income by source, category of earner and family income classes*

Category of earner and source	Monthly family income class (Rs.)							
	< 30	30 < 60	60 < 90	90 < 120	120 < 150	150 < 210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Men</i>								
Paid employment ..	23.24	55.08	68.66	94.85	117.18	157.85	212.44	90.96
Self-employment ..	—	(—)0.04	1.10	1.01	6.78	2.73	17.79	2.32
Other sources ..	—	0.01	0.13	1.02	4.93	6.23	27.36	2.21
Sub-total : by men	23.24	55.05	69.89	96.88	128.89	166.81	257.59	95.49
<i>Women</i>								
Paid employment ..	—	0.12	0.61	6.73	—	—	—	1.82
Self-employment ..	—	—	—	0.02	—	—	—	0.01
Other sources ..	—	0.03	0.07	—	—	—	—	0.03
Sub-total : by women	—	0.15	0.68	6.75	—	—	—	1.86
<i>Children</i>								
Paid employment ..	—	—	—	—	—	—	—	—
Self-employment ..	—	—	—	—	—	—	—	—
Other sources ..	—	—	—	—	—	—	—	—
Sub-total : by children	—	—	—	—	—	—	—	—
<i>Family</i>								
Paid employment ..	—	—	—	—	—	—	—	—
Self-employment ..	—	—	—	0.05	—	—	—	0.01
Other sources ..	—	—	—	—	—	—	—	—
Sub-total : by family	—	—	—	0.05	—	—	—	0.01
<i>Total</i>								
Paid employment ..	23.24	55.20	69.27	101.58	117.18	157.85	212.44	92.78
Self-employment ..	—	(—)0.04	1.10	1.08	6.78	2.73	17.79	2.34
Other sources ..	—	0.04	0.20	1.02	4.93	6.23	27.36	2.24
Total income ..	23.24	55.20	70.57	103.68	128.89	166.81	257.59	97.36
Percentage of families to total ..	0.15	9.16	43.75	22.95	13.02	8.20	2.77	100.00



An analysis of income by category of earner shows that men contributed the largest amount to the average monthly family income from all the three sources. Whatever small amount was contributed by women, children and the family was restricted to middle income classes.

Table 4-3 gives a break-up of the average monthly income by category of earner and source of earnings separately for different per capita income classes.

TABLE 4-3

*Average monthly income per family by category of earner, source and monthly per capita income classes*

Category of earner and source	Monthly per capita income class (Rs.)									
	<5	5<10	10<15	15<20	20<25	25<35	35<50	50<65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
<i>Men</i>										
Paid employment	—	40.84	75.52	88.95	98.03	122.69	98.92	68.53	88.60	90.96
Self-employment	—	—	2.72	6.01	7.37	3.19	4.00	0.57	0.36	2.32
Other sources ..	—	—	0.37	2.15	3.33	7.80	6.79	0.19	0.03	2.21
Sub-total : by men ..	—	40.84	78.61	97.11	108.73	133.68	109.71	69.29	88.99	95.49
<i>Women</i>										
Paid employment	—	—	—	0.86	2.48	0.09	1.24	—	3.62	1.82
Self-employment	—	—	—	—	—	0.10	—	—	—	0.01
Other sources ..	—	—	—	0.04	0.31	—	—	—	—	0.03
Sub-total : by women ..	—	—	—	0.90	2.79	0.19	1.24	—	3.62	1.86
<i>Children</i>										
Paid employment	—	—	—	—	—	—	—	—	—	—
Self-employment	—	—	—	—	—	—	—	—	—	—
Other sources ..	—	—	—	—	—	—	—	—	—	—
Sub-total : by children ..	—	—	—	—	—	—	—	—	—	—
<i>Family</i>										
Paid employment	—	—	—	—	—	—	—	—	—	—
Self-employment	—	—	0.38	—	—	—	—	—	—	0.01
Other sources ..	—	—	—	—	—	—	—	—	—	—
Sub-total : by family ..	—	—	0.38	—	—	—	—	—	—	0.01
<i>Total</i>										
Paid employment	—	40.84	75.52	89.81	100.51	122.78	100.16	68.53	92.22	92.78
Self-employment	—	—	3.10	6.01	7.37	3.29	4.00	0.57	0.36	2.34
Other sources ..	—	—	0.37	2.19	3.64	7.80	6.79	0.19	0.03	2.24
Total income ..	—	40.84	78.99	98.01	111.52	133.87	110.95	69.29	92.61	97.36

The average monthly income per family increased from Rs. 40·84 in the per capita income class 'Rs. 5 to less than Rs. 10' to Rs. 133·87 in the per capita income class 'Rs. 25 to less than Rs. 35', decreased steadily in the next two per capita income classes to Rs. 69·29 and thereafter again increased to Rs. 92·61 in the highest per capita income class.

4·4. *Income and other receipts by components*—Table 4·4 gives a detailed break-up of the average monthly family income and other receipts by components. The data are presented according to monthly family income classes.

TABLE 4·4

*Average monthly receipts by components and family income classes*

Source	Monthly family income class (Rs.)							
	<30	30<60	60<90	90<120	120<150	150<210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Paid employment</i>								
Basic wages and allowances ..	19·86	54·78	68·09	98·57	112·36	147·70	195·26	89·61
Bonus and commissions ..	—	0·10	0·25	0·15	0·78	0·22	9·67	0·54
Concessions ..	3·38	0·25	0·50	1·02	1·02	2·94	5·39	1·00
Rest ..	—	0·07	0·43	1·84	2·95	6·99	2·12	1·63
Sub-total : paid employment ..	23·24	55·20	69·27	101·58	117·11	157·85	212·44	92·78
<i>Self-employment</i>								
Agriculture ..	—	—	—	—	—	—	5·81	0·16
Animal husbandry ..	—(—)	0·07	—	0·58	0·07	0·14	4·65	0·28
Trade ..	—	—	1·10	0·09	6·34	1·67	2·36	1·53
Rest ..	—	0·03	—	0·41	0·44	0·92	4·97	0·37
Sub-total : self-employment ..	.. (—)	0·04	1·10	1·08	6·85	2·73	17·79	2·34
<i>Other income</i>								
Rent ..	—	—	0·07	0·32	4·31	4·37	25·16	1·72
Rest ..	—	0·04	0·13	0·70	0·62	1·86	2·20	0·52
Sub-total : other income ..	—	0·04	0·20	1·02	4·93	6·23	27·36	2·24
Total income ..	23·24	55·20	70·57	103·68	128·89	166·81	257·59	97·36
<i>Other receipts</i>								
Sale of assets other than shares, etc. ..	—	0·03	0·03	—	—	—	—	0·02
Credit purchase ..	—	—	0·03	0·14	—	0·43	—	0·08
Loan taken ..	25·43	1·41	16·46	3·58	3·13	9·07	28·21	10·12
Rest ..	17·20	0·02	0·09	—	—	0·29	—	0·09
Sub-total : other receipts ..	42·63	1·46	16·61	3·72	3·13	9·79	28·21	10·31
Total receipts ..	65·87	56·66	87·18	107·40	132·02	176·60	285·80	107·67
Percentage of families to total ..	0·15	9·16	43·75	22·95	13·02	8·20	2·77	100·00

A major portion (92 per cent.) of the family income was derived from basic wages and allowances. The percentage contribution of basic wages and allowances to the total income increased from 85 per cent. in the lowest income class to 99 per cent. in the income class 'Rs. 30 to less than Rs. 60' and thereafter showed a downward trend except in the income class 'Rs. 150 to less than Rs. 210'.

Income from bonus and commissions accounted for a small percentage of the total income. The families in the lowest income class (below Rs. 30) did not receive any bonus or commission.

The average monthly income from concessions and "rest" comprising overtime earnings, etc., worked out to only Re. 1.00 or 1.03 per cent. and Rs. 1.63 or 1.67 per cent. of the total income respectively. Income from self-employment and others was comparatively low.

"Other receipts" obtained through decreasing assets and increasing liabilities, comprised receipts from sale of assets, shares and securities, withdrawal of savings, credit purchases and loans taken, etc. These capital receipts amounted to Rs. 10.31 or 10.58 per cent. of the total income taking all the families together. Families in the lowest income class depended mainly on these receipts, these being about two times the average income of Rs. 23.24, in their case. In other income classes, the percentage of 'other receipts' to the total monthly income classes did not show any specific trend.

4.5. *Income and other receipts by components and family size*—Table 4.5 gives the average monthly income and other receipts per family by components and family size.

TABLE 4.5

*Average monthly income and other receipts by components and family size*

(In Rupees)

Type of receipt	Family size								
	One	Two	Three	Four	Five	Six	Seven	Over seven	All
1	2	3	4	5	6	7	8	9	10
<i>Income from paid employment</i>									
Basic wages and allowances .. ..	77.54	82.43	99.32	98.33	91.33	119.49	131.02	166.04	89.61
Bonus and commissions .. ..	0.22	—	0.17	1.34	—	1.58	0.82	4.09	0.54
Over-time earnings .. ..	0.35	1.81	2.21	3.84	3.28	2.69	1.22	0.63	1.41
Other earnings .. ..	0.07	—	0.17	0.33	0.12	1.27	0.82	0.63	0.22
Concession .. ..	0.75	4.04	1.02	0.75	0.35	0.32	0.41	2.83	1.00
Total .. ..	78.93	88.28	102.89	104.59	95.08	125.35	134.29	174.23	92.78
<i>Income from self-employment</i>									
Boarding and lodging services .. ..	—	—	—	—	—	—	—	—	—
Agriculture .. ..	—	—	—	—	—	—	—	5.03	0.16
Animal husbandry .. ..	—	(—) 3.14	—	—	—	2.54	—	4.09	0.28
Trade .. ..	—	5.02	1.02	2.00	7.85	1.11	—	4.09	1.53
Professions .. ..	—	—	0.17	0.08	0.12	—	4.49	0.63	0.16
Others .. ..	—	0.42	—	0.33	0.12	1.43	0.82	0.63	0.21
Total .. ..	—	5.30	1.19	2.41	8.09	5.08	5.31	14.47	2.34

TABLE 4.5—*contd.*

	1	2	3	4	5	6	7	8	9	10
<i>Other income</i>										
Net rent from land ..	—	—	—	—	—	—	—	—	0.63	0.02
Net rent from house ..	—	0.14	3.75	2.67	2.34	3.96	3.27	19.50	1.70	
Net rent : others ..	—	—	—	—	—	—	—	—	—	—
Pension .. ..	—	—	—	—	1.52	—	1.63	—	—	0.17
Cash assistance ..	—	—	0.51	—	0.12	0.32	—	0.94	0.09	
Gifts, concessions ..	0.02	0.28	—	—	1.05	—	0.41	1.24	0.17	
Interests and dividends ..	—	—	—	—	—	—	—	—	—	—
Chance games and lotteries	—	—	—	0.75	—	—	—	—	—	0.09
Total ..	0.02	0.42	4.26	3.42	5.03	4.28	5.31	22.33	2.24	
Total income ..	78.95	94.00	108.34	110.42	108.20	134.71	144.91	211.02	97.36	
<i>Other gross receipts</i>										
Sale of shares and securities .. ..	—	—	—	—	—	—	—	—	—	—
Withdrawal of savings ..	—	0.42	—	—	0.12	0.16	—	0.31	0.06	
Sale of other assets ..	0.02	0.14	—	—	—	—	—	—	0.02	
Credit purchase ..	0.04	—	—	0.08	—	—	1.63	0.31	0.08	
Loan taken .. ..	13.17	1.67	3.41	4.76	5.15	6.34	18.78	23.58	10.12	
Rest .. ..	—	—	0.51	—	—	—	—	—	0.03	
Total ..	13.23	2.23	3.92	4.84	5.27	6.50	20.41	24.20	10.31	
Total receipts ..	92.18	96.23	112.26	115.26	113.47	141.21	165.32	235.22	107.67	

The average income per family increased from Rs. 78.95 in case of single-member families to Rs. 211.02 in case of families having over 7 members.

Income from paid employment constituted about 95 per cent. of the total income. Basic wages and allowances were by far the most important components of income from paid employment in all size classes. The comparatively small contribution of other sources such as bonus and commission, over-time earnings, concessions and other earnings fluctuated in the different size classes.

Income from self-employment and 'other income', e.g., rent, cash assistance, etc., were respectively 2.4 and 2.3 per cent. of the total income and these did not show any definite trend with the size of the families.

#### 4.6. *Income and other receipts by family composition.*

4.61. *In terms of relationship with the main earner*—The composition of the family is an important factor which influences the level of family income. This can be seen from table 4.6 which gives the level of family income and total receipts by family composition in terms of relationship with the main earner.

TABLE 4.6

*Average monthly income and receipts by family composition in terms of relationship with the main earner*

(In Rupees)

Item	Family composition in terms of relationship with main earner							Rest	All
	Un-married earner	Hus-band or wife	Hus-band and wife	Hus-band, wife and child- ren	Hus-band, wife, chil-dren and other members	Un-married earner and other mem-bers			
1	2	3	4	5	6	7	8	9	
Income .. ..	73.03	79.70	95.50	116.44	136.87	112.34	113.91	97.36	
Other receipts ..	1.23	14.95	2.99	7.43	9.06	2.08	5.06	10.31	
Total ..	74.26	94.65	98.49	123.87	145.93	114.42	118.97	107.67	
Percentage of fami- lies to total ..	6.84	47.60	3.49	19.95	12.01	3.07	6.98	100.00	

The average monthly receipts per family amounted to Rs. 107.67. The major portion (Rs. 97.36) of this consisted of income (from paid employment, self-employment and sources such as rent, pension, gifts, concessions, etc.) and the remaining Rs. 10.31 was derived from 'other receipts' comprising sale of assets, shares and securities, loans, withdrawal of savings, etc.

Receipts other than income, i.e., in the nature of diminution of assets or increase in liabilities, played a comparatively unimportant part in the case of families consisting of unmarried earner and unmarried earner and other members, the proportion of such receipts to the total income being 1.7 per cent. and 1.8 per cent. respectively. These capital receipts, however, accounted for about 18.8 per cent., 3.1 per cent., 6.4 per cent. and 6.6 per cent. of the total income respectively in case of families consisting of husband or wife; husband and wife; husband, wife and children and husband, wife, children and other members.

4.62. *In terms of the number of adults/children*—Table 4.7 gives the average monthly income and other receipts per family by family composition in terms of adults/children.

TABLE 4.7

*Average monthly income and other receipts by composition in terms of adults/children*

(In Rupees)

Item	Family composition in terms of adults/children										All	
	1 adult	1 adult and children (one or more)	2 adults	2 adults and one child	2 adults and 2 children	2 adults and more than 2 children	3 adults	3 adults and 1 child	3 adults and more than 1 child	Other families		
	1	2	3	4	5	6	7	8	9	10	11	12
Income	78.49	87.33	97.66	104.75	111.59	115.26	152.18	106.19	112.49	173.31	97.36	
Other receipts	13.21	7.90	2.68	2.54	2.93	4.45	14.28	4.45	11.09	15.70	10.31	
Total	91.70	85.23	100.34	107.29	114.52	119.71	166.46	110.64	123.58	189.01	107.67	
Percentage of families to total	54.50	2.04	5.85	4.62	7.04	7.70	0.81	4.43	4.88	8.13	100.00	

The proportion of 'other receipts' to the income was comparatively high in case of families consisting of 3 adults, 3 adults and more than 1 child and 1 adult being about 9 per cent. 10 per cent. and 17 per cent. respectively and these families constituted 60 per cent. of the total number of families.

## CHAPTER 5

### FAMILY EXPENDITURE AND DISBURSEMENTS

#### 5.1. *Concepts and definitions.*

5.11. *Disbursements*—Disbursement for the purpose of the survey was taken to include expenditure on current living and capital outlays, i.e., amount spent to increase assets or decrease liabilities. The main heads under each were as follows :—

#### *Expenditure on current living*

- (i) Food and beverages;
- (ii) Tobacco and intoxicants;
- (iii) Fuel and light;
- (iv) Housing, household requisites and services;
- (v) Clothing, bedding, footwear and headwear;
- (vi) Miscellaneous which comprised :
  - (a) Medical care,
  - (b) Personal care,
  - (c) Education and reading,
  - (d) Recreation and amusement,
  - (e) Transport and communication,
  - (f) Subscription, and
  - (g) Personal effects and other miscellaneous expenses;
- (vii) Taxes, interests and litigation; and
- (viii) Remittances to dependants.

#### *Capital outlays*

- (i) Savings and investments and
- (ii) Debts repaid.

The last two items under expenditure on current living, viz., taxes, interest and litigation and remittances to dependants were considered to be non-consumption outgo as they are in the nature of transfer payments. Thus, in the analysis presented here the term expenditure will refer to all the items under expenditure on current living but consumption expenditure will exclude taxes, interest and litigation and remittances to dependants.

Under consumption expenditure, besides cash purchases from the market and at subsidised rate from the employer and barter purchases, account was also taken of items in stock from previous month and goods (but not services) obtained from family enterprises. The value of goods obtained from family enterprise was included on the income side as well as expenditure side. Similarly, in the case of items received at concessional rates, care was taken to include the amount of concession on the receipt side also. Value of all items not purchased from the market was calculated at retail market price inclusive of sales tax, entertainment tax and other similar levies. In case of gifts where only part was consumed in the reference period, that part alone was recorded under consumption, and the rest, if substantial, was shown under savings. In case of self-owned houses and land or rent-free houses and quarters from employer or from other sources, the estimated rent was taken, the imputation being done on the basis of prevailing rent in the locality for similar house or land.

Data relating to disbursements were collected for the calendar month preceding the date of survey from each sampled family.

5.12. *Treatment of non-family members*—Since family was the unit of the survey, only the expenditure incurred by the family was taken into account. Some of the sampled families included members, e.g., servants, or paying guests who were not family members but some parts of their consumption expenditure were mixed up with the family account. For the items where expenditure reported was for both family and non-family members of the household, a factor ( $f/f+e$  where 'f' was the number of family members and 'e' the number of non-family members) was used to make adjustment for expenditure on account of non-family members. Since the consuming unit could comprise two elements, the participants in family account ( $f$ ) and the extra persons ( $e$ ), the Investigators were instructed to record the composition of the latter ( $e$ ) separately in the schedule at the time of survey and only such extra persons were to be accounted for who actually participated in the consumption expenditure of the family in the reference period. While calculating the share of the extras ( $e$ ) it was assumed that consuming persons were sharing all items on pro-rata basis. In extreme cases where the expenditure on any group of items was incurred entirely for the paying guests, it was ignored on both receipts and expenditure sides of the family and when that on paying guests or servants was negligible it was not counted under 'e'.

5.13 *Consumption co-efficients*—For converting a family into an equivalent number of adult consumption units in the analysis of data, it is usual to adopt standard scale of adult men equivalents. There is no scale entirely suitable for conditions in India. It was, therefore, decided to adopt the following abridged scale of co-efficients based on an assessment of food requirements of men and women in the various age-groups made by the Nutrition Research Laboratories of the Indian Council of Medical Research :

Adult male	=1.0
Adult female	=0.9
Child (below 15 years)	=0.6

5.2. *Expenditure pattern*—It is usual in the course of a family living survey to collect detailed data on consumption expenditure item by item because such data form the basis of the weighting diagram of consumer price index numbers. Such data, together with similar data on non consumption outgo and capital outlays, expressed as average per family for the total population of industrial workers, are presented in Appendix II separately for single-member families and all families. Taking all the families, the average monthly income of the family came to Rs. 97.36 and the average consumption expenditure worked out to Rs. 87.59 leaving a surplus of Rs. 9.77. However, when items such as remittances to dependants, taxes and interest on loans were also included, i.e., expenditure on current living was considered, the budget showed a deficit of Rs. 8.43. The analysis will first be made in terms of total consumption expenditure and other disbursements, i.e., non-consumption outgo and capital outlays will be discussed separately.



5·21. *Consumption expenditure*—Of the average consumption expenditure of Rs. 87·59 per family per month, an expenditure of Rs. 54·58 or 62·31 per cent. was incurred on food, Rs. 4·91 or 5·61 per cent. on tobacco, pan, supari and intoxicants, Rs. 4·06 or 4·64 per cent. on fuel and lighting, Rs. 7·53 or 8·60 per cent. on housing, water charges and household appliances, etc. Rs. 7·23 or 8·25 per cent. on clothing, bedding, headwear, footwear, etc., and Rs. 9·28 or 10·59 per cent. on other items like personal care, medical care, transport and communications, etc.

The average expenditure on the food group as a whole per adult consumption unit came to Rs. 25·39 per month. Table 5·1 gives the details of average expenditure on food per adult consumption unit for the different income classes. These figures fluctuated within narrow limits.

TABLE 5·1

*Average expenditure on food per adult consumption unit by income classes*

Monthly family income class (Rs.)				Average number of members per family	Average number of equivalent adult consumption units per family	Average monthly expenditure on food per family (Rs.)	Average expenditure on food per equivalent adult consumption unit (Rs.)
1				2	3	4	5
<30	..	..	..	2·49	2·19	45·94	20·98
30 <60	..	..	..	1·17	1·14	33·24	29·16
60 <90	..	..	..	1·63	1·46	40·40	27·67
90 <120	..	..	..	2·67	2·23	54·39	24·39
120 <150	..	..	..	3·40	2·77	68·61	24·77
150 <210	..	..	..	5·23	4·27	97·06	22·73
210 and above	..	..	..	8·35	6·68	159·39	23·86
All	..	..	..	2·53	2·15	54·58	25·39

5·22. *Non-consumption outgo and capital outlays*—The average expenditure on this group which comprised taxes, interest and litigation, remittances to dependants, savings and investments and debts repaid, worked out to Rs. 24·29 or 27·73 per cent. of the total consumption expenditure. Of this, an expenditure of Rs. 17·07 was incurred on remittances to dependants. Rs. 4·89 on savings and investment, Rs. 1·20 towards repayment of debt and Rs. 1·13 on taxes, interest and litigation. Of these, repayment of debts and savings and investments are in the nature of capital outlays because they represent decrease in liabilities or increase in assets.

The most important item under savings and investments was the provident fund (Rs. 3·61). Expenditure towards this was reported by about 67 per cent. of the families surveyed. The amount (Rs. 17·07) remitted to dependants was appreciable but it has also to be borne in mind that a very large number

of dependants were living away from the families. It can naturally be anticipated that most of the remittances will ultimately go into the consumption of dependants living away. Under the sub-group 'taxes, interest and litigation', interest on loans alone accounted for Re. 0·85 or about 75 per cent of the total expenditure on this sub-group. The average expenditure on litigation was insignificant, being Re 0·10.

5·23. *The budget of single-member families*—Single-member families constituted 54·5 per cent. of the total families. Such families generally consisted of industrial workers who lived alone in the city leaving their families or dependants at the native places. The average monthly income of single-member families was Rs. 78·95 and the average monthly consumption expenditure Rs. 57·52 leaving a surplus of Rs. 21·43. However, when items such as remittances to dependants, taxes and interest on loans, which form a part of current living expenditure, were included, the budget showed a deficit of Rs. 7·81 against the over-all average deficit of Rs. 8·43 taking all families.

Table 5·2 gives a comparison of consumption expenditure pattern, in terms of percentage expenditure on the various groups/sub-groups of items between single-member families and multi-member families.

TABLE 5·2

*Percentage expenditure on groups/sub-groups of items*

Groups/sub-groups of items	Type of family		
	Single-member families	Multi-member families	All
1	2	3	4
Food .. .. .	60·73	63·20	62·31
Pan, supari, tobacco and alcoholic beverages ..	7·39	4·61	5·61
Fuel and light .. .. .	3·13	5·48	4·64
Rent for house and water charges .. .. .	6·36	9·28	8·24
House repairs and upkeep, household appliances and furnishing and utilities, furniture and furnishings and household services ..	0·21	0·45	0·36
Clothing, bedding, footwear, headwear & miscellaneous .. .. .	10·22	7·16	8·25
Personal care .. .. .	2·21	2·09	2·13
Education and reading .. .. .	0·19	1·37	0·95
Recreation and amusement .. .. .	2·09	1·18	1·50
Medical care .. .. .	1·65	2·60	2·26
Other consumption expenditure .. .. .	5·82	2·58	3·75
[Total] ..	100·00	100·00	100·00

Workers living singly spent proportionately less on food, fuel and light, education, medical care and more on tobacco, pan, supari and intoxicants, clothing, bedding, footwear, headwear, personal care, recreation and amusement and other consumption expenditure which consisted of subscription gifts and charities, ceremonials, etc. Taking the absolute figures, the expenditure on food per adult consumption unit was Rs. 22·11 per month in the case of multi-member families and Rs. 34·93 in case of single-member families. Taking important sub-groups under food, the average expenditure on cereals, pulses, meat, fish and eggs and milk and products per adult consumption unit was Rs. 9·66, 1·13, 2·52 and 1·67 respectively in respect of multi-member families while the average expenditure of single-member families on these items was Rs. 8·90, 1·67, 3·53 and 0·84 respectively. The average expenditure per adult consumption unit on non-food items was also markedly high in case of singlemen. Thus, singlemen spent, on an average, Rs. 5·88, 1·27, 0·08 and 1·20 on clothing, bedding, footwear, headwear, etc., personal care, household appliances and recreation and amusements respectively as against the average expenditure per adult consumption unit of Rs. 2·50, 0·73, 0·03 and 0·41 respectively in the case of multi-member families.

5·3. *Levels of expenditure by income and by family type* —The over-all average monthly expenditure was about Rs. 106 per family, Rs. 42 per capita and Rs. 49 per adult consumption unit. Table 5·3 gives the average monthly expenditure per family, per capita and per adult consumption unit by monthly family income classes.

TABLE 5·3  
*Average monthly expenditure by income classes*

Item	Monthly family income class (Rs.)							
	<30	30 <60	60 <90	90 <120	120 <150	150 <210	210 & above	All
1	2	3	4	5	6	7	8	9
<i>Monthly expenditure</i>								
Average per family	69·72	57·17	88·70	101·80	126·92	172·05	276·09	105·79
Average per capita	27·98	48·30	54·42	38·11	37·26	32·88	33·07	41·71
Average per adult consumption unit	31·76	50·26	60·75	45·64	45·85	40·33	41·33	49·21
<i>Percentage of families to total</i>								
..	0·15	9·16	43·75	22·95	13·02	8·20	2·77	100·00

The average monthly expenditure per family varied from Rs. 57·17 in the income class 'Rs. 30 to less than Rs. 60' to Rs. 276·09 in the highest income class. It was higher in upper income classes. Since family expenditure is determined largely by the family size and in each family by the sex-age differentials of the members, an analysis of expenditure in terms of per capita and per adult consumption unit can throw some light on the level of living. Taking average per capita expenditure in the family and average expenditure per consumption unit, it is seen that barring the first three income classes predominated by single-member families, there was a slightly declining trend in the average levels with increasing income.

Table 5.4 shows how families with different compositions (in terms of relationship with main earner) were distributed in the three expenditure classes. Table 5.5 shows similar distribution of families in terms of adults/children composition. Both the tables show that generally with increasing number of members in the family a larger percentage of families came in higher expenditure classes.

TABLE 5.4

*Percentage distribution of families by family composition (in terms of relationship with main earner) and expenditure*

Monthly family expenditure class (Rs.)	Family composition in terms of relationship with main earner							
	Un-married earner	Hus-band or wife	Hus-band and wife	Hus-band, wife and children	Hus-band, wife, child-ron and other mem-bers	Un-married earner and other mem-bers	Rest	All
1	2	3	4	5	6	7	8	9
Below 60 ..	29.58	30.31	17.70	0.26	—	18.38	7.31	18.23
60 <120 ..	63.36	59.36	66.17	55.91	38.12	32.85	60.41	55.89
120 and above ..	7.06	10.33	16.13	43.83	61.88	48.77	32.28	25.88
[Total] ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total ..	6.84	47.66	3.49	19.95	12.01	3.07	6.98	100.00

TABLE 5.5

*Percentage distribution of families by family composition (in terms of adults/ children) and expenditure*

Monthly family expenditure class (Rs.)	Family composition (in terms of adults/ children)										All
	1 adult	1 adult and children (one or more)	2 adults	2 adults and one child	2 adults and 2 children	2 adults and more than 2 children	3 adults	3 adults and 1 child	3 adults and more than one child	Other families	
1	2	3	4	5	6	7	8	9	10	11	12
Below 60 ..	30.13	41.84	11.78	2.12	0.94	—	—	—	—	—	18.23
60 <120 ..	59.71	42.92	70.16	55.23	55.27	65.84	34.77	73.69	37.40	16.75	55.89
120 and above ..	10.16	15.24	18.06	42.65	43.79	34.16	65.23	26.31	62.60	83.25	25.88
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total ..	54.50	2.04	5.85	4.62	7.04	7.70	0.81	4.43	4.88	8.12	100.00

5.4. *Expenditure by family income*—Table 5.6 which gives the average monthly expenditure per family on sub-groups and groups of consumption items in various monthly family income classes would show how the pattern of expenditure is influenced by the level of income. At the end of the table, figures are also given on non-consumption outgo and capital outlays, covering total disbursements. The figures are, however, subject to effects of variations in family size. The percentages discussed later in the analysis of the table have all been derived with reference to total consumption expenditure.

TABLE 5.6

*Average monthly expenditure by family income classes*

Sub-groups and groups of items	Monthly family income class (Rs).							
	<30	30< 60	60<90	90<120	120< 150	150< 210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Food</i>								
Cereals and products	22.60	9.78	14.29	20.75	24.56	40.84	67.62	20.36
Pulses and products	2.19	2.08	1.96	2.95	3.63	4.43	5.43	2.72
Oil seeds, oils and fats .. ..	3.49	1.59	2.23	3.34	4.07	5.51	9.87	3.14
Meat, fish and eggs ..	7.67	2.88	4.00	5.92	7.31	12.22	23.00	5.97
Milk and products ..	0.25	0.25	1.07	2.94	5.37	8.84	19.74	3.14
Vegetables and products .. ..	4.54	3.92	4.18	6.32	7.53	10.02	15.26	5.87
Fruits and products ..	—	0.03	0.07	0.17	0.48	0.58	1.53	0.24
Condiments, spices, sugar, etc. ..	2.26	1.86	2.46	3.60	4.19	5.50	9.56	3.34
Non-alcoholic beverages .. ..	0.48	0.03	0.18	0.53	1.02	1.02	1.83	0.47
Prepared meals and refreshments ..	2.46	10.82	9.96	7.87	10.45	8.10	5.55	9.33
Sub-total : food ..	45.94	33.24	40.40	54.39	68.61	97.06	159.39	54.58
<i>Non-food</i>								
Pan, supari ..	1.63	0.74	1.75	2.31	2.34	2.07	3.84	1.95
Tobacco and products	3.62	2.48	1.97	2.27	2.62	3.75	2.82	2.34
Alcoholic beverages, etc. .. ..	—	0.05	0.58	0.62	0.76	1.41	0.45	0.62
Fuel and light ..	4.31	2.54	3.07	4.39	4.87	6.99	9.66	4.06
House rent, water charges, repairs, etc. .. ..	5.51	3.80	4.28	7.91	10.16	16.08	24.17	7.36
Furniture and furnishings .. ..	—	—	0.01	0.03	0.07	0.01	—	0.02
Household appliances, etc. ..	—	0.03	0.09	0.01	0.31	0.12	0.01	0.09
Household services	—	0.02	0.01	0.05	0.06	0.11	0.78	40.06
Clothing, bedding and headwear ..	—	0.65	4.83	3.03	5.91	9.96	13.52	4.83

TABLE 5·6—*contd.*

1	2	3	4	5	6	7	8	9
Footwear ..		0·03	0·53	0·82	0·17	1·18	0·70	0·56
Miscellaneous (laundry, etc.) ..	0·90	1·34	1·61	1·59	2·31	3·01	3·58	1·84
Medical care ..	5·09	0·42	1·09	1·51	2·19	3·67	18·86	1·98
Personal care ..	1·18	0·99	1·30	1·89	2·93	3·30	4·76	1·87
Education and reading	0·74	0·04	0·04	0·25	2·18	2·70	8·57	0·83
Recreation and amuse- ment ..	0·80	1·25	1·12	1·13	1·46	2·06	3·35	1·32
Transport and com- munication ..	—	1·11	2·18	2·93	3·30	2·69	6·43	2·56
Subscription, etc.	—	0·12	0·21	0·34	0·32	0·29	0·29	0·26
Personal effects and miscellaneous ex- penses ..	—	0·01	0·28	0·73	0·70	0·54	1·36	0·46
Sub-total: non-food	23·78	15·62	24·95	31·81	42·66	59·94	103·15	33·01
Total consumption expenditure ..	69·72	48·86	65·35	86·20	111·27	157·00	262·54	87·59
<i>Non-consumption ex- penditure</i>								
Taxes, interest and litigation ..	—	1·61	1·06	0·44	1·03	1·54	5·67	1·13
Remittances to de- pendants ..	—	6·70	22·29	15·16	14·62	13·51	7·88	17·07
Savings and invest- ments ..	—	0·87	3·67	5·37	8·97	6·76	9·07	4·89
Debts repaid ..	—	—	0·31	1·18	3·89	2·30	3·78	1·20
Total : non-consump- tion expenditure	—	9·18	27·33	22·15	28·51	24·11	26·40	24·29
Total disbursement	69·72	58·04	92·68	108·35	139·78	181·11	288·94	111·88
Percentage of families to total ..	0·15	9·16	43·75	22·95	13·02	8·20	2·77	100·00

The average monthly consumption expenditure per family was Rs. 87·59. Expenditure on food worked out to Rs. 54·58 or 62 per cent. of the total consumption expenditure. The proportion of expenditure on food to total consumption expenditure generally decreased with a rise in family income except in the three income classes, 'Rs. 30 to below Rs. 120' where the effect of single member families was more pronounced.

Taking individual sub-groups under the food group, the expenditure as percentage of the total consumption expenditure on pulses and products and vegetables and products generally decreased with increase in income; that on milk and products and oil seeds, oils and fats and meat, fish and eggs generally increased with increase in income; and that on condiments and spices was more or less constant in the various income classes. In the case of prepared meals, the percentage expenditure, on the whole, showed a tendency to decrease with the increase in income. It was rather high (being 22 per cent. and 15 per cent. in the two income classes, *viz.*, 'Rs. 30 to less than Rs. 60' and 'Rs. 60 to less than Rs. 90' and this was due to the fact that a large proportion of families in these income classes were single-member families.

The non-food groups accounted for about 38 per cent. of the total consumption expenditure. Of this, the expenditure on the more important necessities, viz., fuel and light, house rent, water charges and repairs, clothing, bedding and headwear sub-groups formed 49 per cent. While the percentage expenditure on fuel and light showed a downward trend as family income increased that on house rent, water charges and repairs was more or less the same in the different income classes and that on clothing, bedding and headwear fluctuated without showing any definite trend, probably because of more pronounced effect of family size on expenditure on such items.

As for other conventional necessities and luxuries, the proportionate expenditure on tobacco and products, transport, subscription and personal effects generally decreased with the increase in income, that on medical care showed an upward trend with the increase in income, that on personal care, household services, miscellaneous (laundry, etc.) and recreation and amusement remained more or less constant and that on alcoholic beverages, furniture, household appliances, footwear and education, showed no clear trend. The above trends were in many cases affected considerably by the varying proportion of families of different sizes in the various income classes.

5.5. *Expenditure by per capita income*—Table 5.7 gives the break-up of the average monthly expenditure per family by sub-groups and groups of items for different per capita income classes. This table covers items of non-consumption outgo and capital outlay also.

TABLE 5.7

*Average monthly expenditure and disbursements by per capita income classes*

Sub-groups and groups of items	Monthly per capita income class (Rs.)									
	<5	5<10	10<15	15<20	20<25	25<35	35<50	50<65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
<i>Food</i>										
Cereals and products ..	—	28.47	39.62	38.57	35.18	35.77	25.25	10.22	9.32	20.36
Pulses and products ..	—	2.56	3.27	4.42	4.23	4.32	3.21	1.94	1.60	2.72
Oil seeds, and fats ..	—	3.51	4.74	5.11	4.98	5.35	4.19	1.75	1.78	3.14
Meat, fish and eggs ..	—	7.44	6.06	8.40	7.56	10.88	7.94	3.07	4.21	5.97
Milk and products ..	—	2.72	3.55	1.77	4.73	6.55	5.94	1.21	1.42	3.14
Vegetables and products ..	—	5.00	6.52	8.23	8.94	9.84	6.92	4.13	3.71	5.87
Fruits and products ..	—	—	0.23	0.23	0.19	0.43	0.70	0.06	0.14	0.24
Condiments, spices, sugar, etc. ..	—	2.68	4.31	4.93	5.31	5.64	4.22	1.62	2.28	3.34
Non-alcoholic beverages ..	—	0.67	1.29	1.14	0.65	1.15	0.91	0.07	0.06	0.47
Prepared meals and refreshments ..	—	1.75	1.74	3.36	3.42	4.81	7.25	13.57	12.83	9.33
Sub-total : food	..	54.80	71.33	79.16	75.19	84.74	66.53	37.64	37.35	54.58

TABLE 5.7—*contd.*

1	2	3	4	5	6	7	8	9	10	11
<i>Non-food</i>										
Pan, supari ..	—	1.20	1.24	1.80	2.11	2.15	2.15	1.65	2.02	1.95
Tobacco and products ..	—	2.67	1.55	2.07	2.27	2.75	2.57	2.52	2.20	2.34
Alcoholic beverages, etc. ..	—	—	—	2.85	0.75	0.65	0.42	0.31	0.37	0.62
Fuel and light ..	—	4.87	5.08	5.87	6.27	6.47	5.05	2.55	2.67	4.06
House rent, water charges, repairs, etc. ..	—	8.29	8.64	9.75	12.36	12.57	11.66	3.53	4.46	7.36
Furniture and furnishings ..	—	—	—	—	—	0.01	0.07	—	0.04	0.02
Household appliances, etc. ..	—	—	—	0.02	0.04	0.03	0.41	0.13	0.05	0.09
Household services ..	—	0.06	0.02	0.10	0.05	0.13	0.09	0.02	0.04	0.06
Clothing, bedding and headwear ..	—	0.72	11.46	6.76	3.91	5.55	4.56	3.12	4.80	4.83
Footwear ..	—	—	0.19	0.39	1.06	0.64	0.29	1.14	0.25	0.56
Miscellaneous (laundry, etc.) ..	—	1.26	1.72	2.30	2.25	2.28	2.13	1.63	1.52	1.84
Medical care ..	—	2.75	0.66	1.79	2.19	5.53	2.06	0.83	1.29	1.98
Personal care ..	—	1.37	1.58	2.28	2.55	3.08	2.49	1.14	1.42	1.87
Education and reading ..	—	0.40	0.25	1.33	1.26	2.43	1.92	0.06	0.20	0.83
Recreation and amusement ..	—	0.43	0.21	0.63	0.99	1.71	2.68	1.39	1.17	1.32
Transport and communication ..	—	1.20	1.75	1.69	1.91	2.58	2.17	1.41	3.69	2.56
Subscription, etc. ..	—	0.08	0.16	0.39	0.20	0.14	0.37	0.20	0.29	0.28
Personal effects and misc. expense ..	—	—	0.21	0.28	0.38	1.13	0.57	0.08	0.45	0.46
Sub-total: non-food ..	—	25.30	34.72	40.30	40.55	49.87	41.66	21.73	26.84	33.01
Total consumption expenditure ..	—	80.10	106.05	119.46	115.74	134.61	108.19	59.37	64.19	87.59
<i>Non-consumption expenditure</i>										
Taxes, interest and litigation ..	—	—	0.49	1.68	0.61	1.30	0.83	1.30	1.13	1.13
Remittances to dependants ..	—	—	—	—	0.12	1.21	5.69	11.30	37.40	17.07
Savings and investments ..	—	1.12	3.44	3.04	3.98	8.62	5.59	2.11	5.48	4.89
Debts repaid ..	—	—	—	0.05	1.44	4.16	2.63	0.06	0.68	1.20
Total non-consumption expenditure ..	—	1.12	3.93	4.77	6.15	15.29	14.54	14.77	44.69	24.29
Total disbursement ..	—	81.22	109.98	124.23	121.89	149.90	122.73	74.14	108.88	111.88



The percentage expenditure on food to the total consumption expenditure decreased from about 68 per cent. in the lowest per capita income class to 61 per cent. in the per capita income class 'Rs. 35 to less than Rs. 50,' then increased to 63 per cent. in the next per capita income class and again decreased to 58 per cent. in the highest per capita income class. The percentage expenditure on the non-food items, such as, transport and communications, generally showed an upward trend as the per capita income increased.

5.6. *Food expenditure*—One of the important results which can be derived from an analysis of family budgets is how the expenditure on a particular commodity varies with the level of family income. This relationship is generally termed the Engel curve after Ernest Engel. The main results derived by Engel from his studies are set out below:

- (i) Food represents the largest single item of expenditure in the family budget.
- (ii) The proportion of expenditure devoted to food decreases as the level of living of the family increases.
- (iii) That the proportion of expenditure on rent and clothing is approximately constant and that on "luxury" items increases with a rise in the level of living.

Of the above propositions the second is the most important one since this has been confirmed repeatedly and is now known as the Engel's Law. It is customary to take variations in percentage expenditure on food to total expenditure to reflect roughly the variations in the level of living. An attempt has been made to analyse the distribution of families in each per capita income class and family size class by the percentage expenditure on food.

5-61. *Analysis by per capita income classes*—Expenditure on food depends on other factors besides income, and the size of the family is the most important among such factors. To eliminate the effect of the size of the family, therefore, the analysis has been made in terms of per capita income classes instead of family income classes. Table 5-8 gives the percentage distribution of families in each monthly per capita income class by the percentage expenditure on food to total expenditure.

TABLE 5.8

*Percentage distribution of families in each per capita income class by percentage expenditure on food*

[illegible]

It will be seen that the percentage of families having significantly lower percentage expenditure on food than the average was generally high in higher per capita income classes.

5.62. *Analysis by family size*—While analysing the percentage expenditure on food vis-a-vis the family size it has to be borne in mind that, broadly speaking, the large-sized families contain comparatively more earning members and so have, generally, a higher family income. This, however, is only a rough relationship and hence a percentage distribution of families with a certain percentage expenditure on food by size will be subject to the effects of variations in both family size and income. Subject to this, table 5.9 gives the percentage distribution of families in each family size class by percentage expenditure on food to total expenditure.

TABLE 5.9

*Percentage distribution of families in each family size class by percentage expenditure on food*

Percentage expenditure on food to total expenditure			Number of families (unestimated)	Family size						
				1	2 and 3	4 and 5	6 and 7	Above 7	All	
1			2	3	4	5	6	7	8	
Below 45 ..	..	..	165	39.35	11.93	5.73	1.39	—	24.35	
45 < 50 ..	..	..	89	14.08	11.31	2.10	6.49	1.14	10.20	
50 < 55 ..	..	..	83	13.10	15.11	6.03	4.10	12.98	11.13	
55 < 60 ..	..	..	83	11.90	25.81	19.11	11.32	4.16	14.89	
60 < 65 ..	..	..	106	10.10	12.02	14.82	19.56	29.28	12.75	
65 < 70 ..	..	..	85	7.21	11.54	28.70	23.70	21.51	14.06	
70 and above	..	..	107	4.26	12.28	23.51	33.44	30.93	12.62	
Total			..	718	100.00	100.00	100.00	100.00	100.00	
Percentage distribution of families .. ..			..	x	54.50	13.04	20.52	8.76	3.18	100.00
Number of families (unestimated) .. ..			..	x	336	118	131	97	36	718

About 39 per cent. of the single-member families spent less than 45 per cent of the total consumption expenditure on food and only about 11 per cent. of such families spent 65 per cent. or more on food. As against this, only about 6 per cent. and 1 per cent. of the families, containing 4 and 5; and 6 and 7 members respectively, spent less than 45 per cent. on food and similarly 52 per cent. and 57 per cent. of corresponding families spent 65 per cent. or more on food. The influence of the size of the family is expected to be felt more markedly in case of end classes of percentage expenditure on food, i.e., less than 45 and 70 or more which are appreciably lower or higher than the over-all average percentage expenditure on food.

**5.7. Proportion of families reporting expenditure on selected sub-groups—**  
The percentage of families incurring expenditure on some of the selected sub-groups of consumption expenditure or non-consumption outgo or capital outlay, often reveal a great deal about the expenditure habits of the population group. Such figures by size of families are given in table 5.10.

TABLE 5.10

*Percentage of families reporting expenditure on selected sub-groups by family size*

Item	Family size						Re- porting families (unes- tima- ted)
	One	Two or three	Four or five	Six or seven	Above seven	All	
1	2	3	4	5	6	7	8
Prepared meals and refresh- ments .. ..	96.76	95.18	79.59	82.38	70.46	90.96	655
Non-alcoholic beverages ..	2.67	31.51	57.93	72.45	69.58	25.93	226
Pan, supari .. ..	71.32	79.88	82.21	62.88	83.11	74.30	533
Tobacco and tobacco products	88.49	93.82	86.57	81.75	87.00	88.15	608
Alcoholic beverages ..	5.39	6.62	22.34	5.40	11.18	9.20	48
Furniture and furnishings ..	1.06	1.69	—	0.36	—	0.83	5
Household services ..	6.60	12.89	12.68	26.99	24.33	11.00	98
Medical care .. ..	23.42	39.43	44.84	45.82	49.74	32.67	322
Personal care .. ..	100.00	100.00	96.09	100.00	100.00	99.20	717
Education and reading ..	2.00	17.02	34.87	54.06	47.97	16.67	116
Recreation and amusement ..	59.30	57.25	54.33	58.10	49.79	57.65	385
Transport and communication	88.90	76.39	76.69	76.20	81.53	83.44	622
Remittances to dependants ..	63.27	28.98	3.58	4.32	—	39.46	312
Savings and investments ..	69.14	67.62	78.69	70.47	65.55	70.90	493
Debts repaid .. ..	3.76	14.91	21.89	16.91	8.56	10.21	55

About 91 per cent. of the families incurred expenditure on prepared meals and refreshments with single-member families recording the highest percentage (97 per cent. in this respect. About 26 per cent. of the families reported expenditure on non-alcoholic beverages, like tea, soft drinks, etc. Addiction to tobacco and tobacco products and to pan-supari was wide spread as about 88 per cent. of the families reported expenditure on the former and about 74 per cent. on the latter, the percentage remaining fairly steady in all size classes. Only 9 per cent. of the families reported expenditure on alcoholic beverages. Furniture and furnishings did not seem to be much popular objects of expenditure but a small percentage of the families in all size classes reported expenditure on household services which most often consisted of employment of sweepers.

Expenditure on medical care was reported by about 33 per cent. of the families and on personal effects by almost all families, the percentage remaining fairly steady in all size classes. The percentage of families reporting expenditure on education and reading went up rapidly with the increase in size of family, the over-all percentage being about 17 per cent. About 58 per cent. of the families reported expenditure on recreation and amusement, the percentage remaining fairly steady in all size classes. The use of means of transport and communication was quite widespread as about 83 per cent. of the families reported expenditure on these, the percentage (89 per cent.) among single-member families being the highest.

About 71 per cent. of the families were either saving or investing some amount and the percentage was more or less steady in all size classes. On the other hand, the percentage of families reporting remittances to dependants decreased with an increase in the size of the family and was the highest in case of single-member families. On the whole, about 39 per cent. of the families were making remittances to dependants and about 10 per cent. of the families were making repayments of debts.

## CHAPTER 6

### FOOD CONSUMPTION AND NUTRITION

6.1. *Quantities of food consumed*—Food consumption is an important indicator of the level of living. Detailed data on quantities consumed of different items of food, drink and tobacco (excluding “prepared meals and refreshments” for which it was not possible to obtain quantitative data) were obtained from the sampled families. The quantities of various items consumed, on an average per family per monthly items are presented in table 6.1.

TABLE 6.1

*Average quantity consumed per family by items*

Item					Standard unit (quantity)	Number of families reporting (unestimated)*	Average quantity consumed per family
1					2	3	4
<i>Food, beverages, etc.</i>							
<i>Cereals and products</i>							
Paddy	..	..	..	..	kg.	1	0.07
Rice	..	..	..	..	..	594	23.82
Wheat	..	..	..	..	..	88	1.46
Wheat atta	..	..	..	..	..	411	7.17
Barley	..	..	..	..	..	5	—
Gram	..	..	..	..	..	7	0.01
Sattu	..	..	..	..	..	4	—
Chira, muri, lawa	..	..	..	..	..	85	0.22
Maida	..	..	..	..	..	13	0.03
Suji, rawa	..	..	..	..	..	20	0.04
Bread	..	..	..	..	..	116	0.22
Cake, pastry	..	..	..	..	..	2	—
Biscuit	..	..	..	..	..	12	0.24
Tapioca	..	..	..	..	..	6	0.01
<i>Pulses and products</i>							
Arhar	..	..	..	..	..	344	0.97
Gram	..	..	..	..	..	170	0.31
Moong	..	..	..	..	..	423	0.76
Masur	..	..	..	..	..	440	0.88

\*The figures in column 3 relate to those families only which had reported figures on quantities of various items consumed.

TABLE 6.1—contd.

	1	2	3	4
<i>Pulses and products—contd.</i>				
Urd .. .. .	..	kg.	57	0.12
Khesari .. .. .	..	..	62	0.26
Pea .. .. .	..	..	53	0.13
Other pulses .. .. .	..	..	1	—
<i>Oilseeds, oils and fats</i>				
Mustard oil .. .. .	..	kg.	583	1.36
Coconut oil .. .. .	..	..	1	—
Gingelly oil .. .. .	..	..	2	—
Groundnut oil .. .. .	..	..	4	<del>0.26</del> 0.02
Vanaspati .. .. .	..	..	74	0.12
Margarine .. .. .	..	..	1	0.01
<i>Meat, fish and eggs</i>				
Goat meat .. .. .	..	kg.	248	0.35
Beef .. .. .	..	..	96	0.50
Mutton .. .. .	..	..	3	—
Pork .. .. .	..	..	1	—
Bacon .. .. .	..	..	2	0.03
Other meat .. .. .	..	..	1	—
Fresh fish .. .. .	..	..	431	1.75
Dry fish .. .. .	..	..	9	0.02
Preserved fish .. .. .	..	..	2	—
Egg hen .. .. .	..	no.	17	0.18
Egg duck .. .. .	..	no.	65	0.48
<i>Milk and products</i>				
Milk cow .. .. .	..	l.	229	2.54
Milk buffalo .. .. .	..	l.	24	0.13
Curd .. .. .	..	kg.	2	—
Ghee cow .. .. .	..	..	8	0.01
Ghee buffalo .. .. .	..	..	8	0.03
Butter .. .. .	..	..	3	0.01
Powdered milk .. .. .	..	..	50	0.06
Other milk and products .. .. .	..	..	3	0.02
<i>Condiments and spices</i>				
Salt .. .. .	..	kg.	594	1.42
Turmeric .. .. .	..	g	577	200.62
Chilly green .. .. .	..	..	422	255.09
Chilly dry .. .. .	..	..	547	137.40
Tamarind .. .. .	..	..	7	5.13
Onion .. .. .	..	kg.	488	1.13
Garlic .. .. .	..	g.	87	38.02

TABLE 6.1—*contd.*

	1	2	3	4
<i>Condiments and Spices—contd.</i>				
Coriander .. .. .	g	243	77.68	
Ginger .. .. .	"	79	22.28	
Pepper .. .. .	"	1	—	
Methi .. .. .	"	24	6.88	
Mustard .. .. .	"	167	40.59	
Jira .. .. .	"	183	34.76	
Clove .. .. .	"	1	0.12	
Elachi .. .. .	"	1	—	
Mixed spices .. .. .	"	115	38.26	
Other spices, etc. .. .. .	"	12	6.18	
<i>Vegetables and products</i>				
Potato .. .. .	kg.	594	4.71	
Muli, turnip, radish .. .. .	"	53	0.35	
Arum .. .. .	"	80	0.50	
Other root vegetables .. .. .	"	10	0.03	
Brinjal .. .. .	"	439	2.16	
Cauliflower .. .. .	"	53	0.30	
Cabbage .. .. .	"	68	0.65	
Jackfruit .. .. .	"	9	0.01	
Ladies finger .. .. .	"	131	0.35	
Tomato .. .. .	"	70	0.35	
Cucumber .. .. .	"	7	0.05	
Pumpkin .. .. .	"	18	1.14	
Gourd .. .. .	"	96	0.92	
Karela .. .. .	"	137	0.35	
Bean .. .. .	"	87	0.28	
Pea .. .. .	"	18	0.05	
Other vegetables .. .. .	"	308	1.34	
Palak .. .. .	"	112	0.36	
Amaranth chalai .. .. .	"	35	0.07	
Other leafy vegetables .. .. .	"	238	1.46	
Other vegetable products .. .. .	"	1	0.01	
<i>Fruits and products</i>				
Banana, plantain .. .. .	no.	56	1.14	
Orange .. .. .	"	68	0.66	
Lemon .. .. .	"	68	1.09	
Mango .. .. .	"	44	0.40	
Jack fruit .. .. .	"	5	0.01	
Pineapple .. .. .	"	1	—	
Coconut .. .. .	"	7	0.04	
Papaya .. .. .	"	7	0.01	

TABLE 6·1—concl'd.

	1	2	3	4
<i>Fruits and products—contd.</i>				
Apple .. .. .	.. .. .	kg.	2	—
Other fruits .. .. .	.. .. .	"	5	0·02
<i>Sugar, honey, etc.</i>				
Sugar crystal .. .. .	.. .. .	kg.	310	0·77
Sugar deshi .. .. .	.. .. .	"	61	0·06
Gur .. .. .	.. .. .	"	174	0·26
Honey .. .. .	.. .. .	"	1	0·02
Sugar candy .. .. .	.. .. .	"	18	0·02
<i>Pan, supari</i>				
Pan leaf .. .. .	.. .. .	no.	163	94·07
Pan finished .. .. .	.. .. .	"	215	61·70
Supari .. .. .	.. .. .	g.	144	66·25
Lime .. .. .	.. .. .	"	70	18·90
Katha .. .. .	.. .. .	"	69	8·98
<i>Tobacco and products</i>				
Bidi .. .. .	.. .. .	no.	392	244·77
Cigarette .. .. .	.. .. .	"	70	12·58
Zarda, kimam, surti .. .. .	.. .. .	g.	14	2·22
Cigar, cheroot .. .. .	.. .. .	no.	1	0·02
Chewing tobacco .. .. .	.. .. .	g.	16	19·83
Smoking tobacco .. .. .	.. .. .	"	1	0·82
Leaf tobacco .. .. .	.. .. .	"	57	20·06
Hukka tobacco prepared .. .. .	.. .. .	"	11	15·16
Powder-Cigarette tobacco .. .. .	.. .. .	"	1	—
Snuff .. .. .	.. .. .	"	2	—
<i>Alcoholic beverages</i>				
Toddy neera .. .. .	.. .. .	pint	3	0·01
Country liquor .. .. .	.. .. .	"	18	0·60
Ganja .. .. .	.. .. .	g.	2	0·23
Opium .. .. .	.. .. .	"	2	0·23
<i>Other beverages</i>				
Tea leaf .. .. .	.. .. .	kg.	215	0·08

g. -gram, kg.-kilogram, l.-litre, no.-number.

The average quantity of cereals and products consumed by an average working class family per month was 33·29 kg. Of this, the major portion (23·89 kg.) was accounted for by rice and paddy. The average size of a family in terms of adult consumption units was 2·15 and hence the quantity of cereals consumed per adult per day worked out to about 0·51 kg. Besides 33·29 kg. of cereals and products, the average family consumed 3·43 kg. of pulses and products 2·67 l of milk and 0·13 kg. of milk products, 1·51 kg. of oils and fats, 2·65 kg.,



of meat, fish and eggs (excluding eggs for which quantity figures in weights were not available), 3.41 kg. of condiments and spices, 15.44 kg. of vegetables and products and 1.13 kg. of sugar, honey, etc. Apart from these, there was some consumption of fruits and fruit products but this could not be reduced to weight and of prepared meals, etc., for which quantitative data could not be collected. The above is a broad picture of quantities of food-stuffs consumed by an average family of industrial workers in Calcutta.

Among items of pan-supari, tobacco and beverages, an appreciable consumption of pan, bidi, cigarette, leaf tobacco, chewing tobacco and tea leaf was recorded.

6.2. *Analysis of nutrition contents*—In collaboration with the Nutrition Research Laboratories, Government of India, an evaluation of the nutritive contents of the food-stuffs consumed by an average working class family in Calcutta was attempted on the basis of data presented in table 6.1 keeping in view the age-sex composition of an average family. In the analysis, the following assumptions were made while calculating the nutritive requirements of the various age-groups :

1. The calorie requirement for the age-group below 5 years was assumed to be 1,150 per child per day and for the group between 5—14 years at 2,000. The male manual workers were assumed to be moderately active and requiring 2,800 calories per day. They were mainly factory workers. Most of their occupations would require less than 5 cal/kg./hour and a good number even less than 3. All women falling in the age group of 15—54 years were assumed to require 2,300 calories to allow for activity, pregnancy and lactation requirements. All other persons were assumed to lead a sedentary life.

2. Children below 15 years were assumed to require about 42 g. protein per day and children between 5—14 years, 63 g. Adult men required 55 g. protein per day while adult women were assumed to require 45 g. protein. Of the women between 15—54 years, one-third were assumed to be pregnant or nursing and their protein requirements calculated at 100 g. per day.

3. The calcium requirements of children upto 15 years were assumed to be 1.25 g. per day and the pregnant or nursing women were assumed to require 1.75 g. calcium per day. The calcium requirement of the rest was assumed to be 1.00 g.

4. Iron requirement of pregnant or nursing women was assumed to be 30 mg. while for the rest it was assumed to be 20 mg. per day.

5. The vitamin B1 requirement was calculated at 0.5 mg. per 1,000 calories.

6. No authentic data on nutrient contents of meals taken in restaurants, cafeterias, etc., are available. However, it has been calculated while planning low cost menus, that Re. 0.75 nP. worthmeal may provide 2,500 calories and 65 g. of protein. Allowing a little profit margin for the commercial catering establishments, it has been assumed that Re. 1.00 worth of meal will provide about 2,500 calories and 65 g. of protein. No assumption has been made with regard to other nutrients.

Table 6·2 gives the nutritive value of the food-stuffs consumed by an average working class family as well as the quantity recommended for consumption by the Nutrition Research Laboratories, in terms of the different nutrients.

TABLE 6·2

*The nutritive value of food-stuffs consumed by an average working class family*

Nutrients							Quantity consumed per family per day	Quantity recommended
1							2	3
Calories	..	..	..	..	..	..	5,924	6,030
Protein	..	..	..	..	..	..	172 g.	147 g.
Fat	..	..	..	..	..	..	77 g.	—
Calcium	..	..	..	..	..	..	1·2 g.	3·0 g.
Iron	..	..	..	..	..	..	81 mg.	54 mg.
Vitamin A	..	..	..	..	..	..	6,329 i.u.	9,205 i.u.
Vitamin B <sub>1</sub>	..	..	..	..	..	..	3·0 mg.	3·0 mg.
Vitamin C	..	..	..	..	..	..	199 mg.	132 mg.
Nicotinic acid	..	..	..	..	..	..	33 mg.	—
Riboflavin	..	..	..	..	..	..	1·4 mg.	—

g.=grams

mg.=milli grams

i. u.=international units

From the above it would appear that while the over-all nutritive value of the diets was reasonably fair, there was room for improvement. Increased intake of leafy vegetables, pulses, fleshy food and intake of at least skimmed milk by the children, pregnant and nursing women would help to overcome the deficiencies in respect of vitamin A, calcium and first class proteins.

## CHAPTER 7

### BUDGETARY POSITION

7.1. *Introductory*—The two sides of the family balance sheet are receipts and disbursements. It may be recalled here that disbursements include money expenditure for current living and amount spent to increase assets or decrease liabilities and receipts include money income (and imputed money value of items consumed without money outlay) and funds which are obtained through decreasing assets or increasing liabilities. Theoretically, the two sides of the balance sheet should exactly tally for each sampled family. In practice, however, data on receipts and disbursements collected in the course of family living surveys seldom show such exact correspondence. There is always a gap between the two which may be called the balancing difference. The reasons for the gap are several. Data are collected from the sampled families for one whole month generally in one interview. It is hardly possible to obtain exact figures from families which could give a perfect account of the receipts and disbursements. Many factors such as recall-lapses, end-period effects, deliberate concealment or distortion of certain items of income and expenditure on the part of informants, etc. come into play in the process of collection of data. Then in the present survey the value of consumption of articles of food, drink, tobacco, fuel and light were taken on the disbursement side and not the purchase value. Net income from 'family members enterprise account' could only be approximate because of difficulties of accounting. On account of all these factors, an exact balance between average receipts and disbursements per family cannot be expected in the data. Table 7.1 gives the average receipts and disbursements by monthly family income classes and also the net balancing difference between the two.

TABLE 7.1

*Average receipts, disbursements and balancing difference by family income classes*

Monthly family income class (Rs.)	Percentage of families to total	Average re- ceipts per family per month (Rs.)	Average disbur- sements per family per month (Rs.)	Net balanc- ing difference(+) or (—) (Rs.)
1	2	3	4	5
Less than 30 .. ..	0.15	65.87	69.72	—3.85
30 to less than 60 .. ..	9.16	56.66	58.04	—1.38
60 to less than 90 .. ..	43.75	87.18	92.68	—5.50
90 to less than 120 .. ..	22.95	107.40	108.35	—0.95
120 to less than 150 .. ..	13.02	132.02	139.78	—7.76
150 to less than 210 .. ..	8.20	176.60	181.11	—4.51
210 and above .. ..	2.77	285.80	288.94	—3.14
Total .. ..	100.00	107.67	111.88	—4.21

Taking all income classes, the net deficit was Rs. 4·21 or 3·9 per cent. of the total receipts. For all the income classes, the net balancing difference was negative, i.e., receipts were less than disbursements.

7·2. *Budgetary position by family income*—The existence of a balancing difference, as discussed above, has to be kept in view in studying the relationship between current money income and money expenditure for current living, i.e., the budgetary position of the families. The term “current money income” has been taken to include income from paid employment, self-employment and other income such as that from rent from land and houses, pension, cash assistance, gifts, concessions, interest and dividends, chance games and lotteries, while “money expenditure for current living” has been taken to include all items of consumption expenditure and disbursements on account of remittances to dependants and taxes, interest on loans and litigation. According to definitions adopted in this Report, these terms will be referred to simply as income and expenditure. The budgetary position for groups of families at successive income levels measures the changing relationship between income and expenditure along the income scale and brings to light the prevalence of spending financed through deficit or the extent of surpluses. Such data are presented in table 7·2.

TABLE 7·2  
*Budgetary position by family income classes*

Item	Monthly family income class (Rs.)							
	<30	30<60	60<90	90<120	120<150	150<210	210 and above	All
1	2	3	4	5	6	7	8	9
Average monthly income per family (Rs.)	23·24	55·20	70·57	103·68	128·89	166·81	257·59	97·36
Average monthly expenditure per family (Rs.)	69·72	57·17	88·70	101·80	126·92	172·05	276·09	105·79
<i>Monthly balance</i>								
Percentage of families recording surplus* to total families	—	1·57	19·79	14·62	8·90	3·75	1·38	50·01
Percentage of families recording deficit to total families	0·15	7·59	23·96	8·33	4·12	4·45	1·39	49·99
Average surplus (+) or deficit (—) per family (Rs.)	(—)46·48	(—)1·97	(—)18·13	1·88	1·97	(—)5·24	(—)18·50	(—)8·43

\*Zero balance is considered as surplus.

Of the total families surveyed, 50 per cent. had balanced or surplus budgets while the remaining 50 per cent. had deficit budgets. The proportion of families having surplus budgets varied from about 17 per cent. in the income class ‘Rs. 30’ to less than Rs. 60’ to 68 per cent. in the income class ‘Rs. 120 to less than Rs. 150’.

7.3. *Budgetary position by family composition*—Table 7.3 gives the budgetary position of the families by certain family types in terms of the number of adults and children in the family.

TABLE 7.3

*Budgetary position by family composition*

Item	Family composition (in terms of adults/children)										
	1 adult	1 adult and children (one or more)	2 adults	2 adults and 1 child	2 adults and 2 children	2 adults and more than 2 children	3 adults	3 adults and one child	3 adults and more than 1 child	Other families	All
1	2	3	4	5	6	7	8	9	10	11	12
Percentage of families recording surplus* to total families ..	29.20	0.79	2.26	2.06	4.62	4.69	0.31	1.93	1.06	3.09	50.01
Percentage of families recording deficit to total families ..	25.30	1.25	3.59	2.56	2.42	3.01	0.50	2.50	3.82	5.04	49.99
Average amount of surplus (+) or deficit (—) (Rs.) per family over all families together ..	(—)8.27	(—)6.47	(—)2.59	(—)3.09	(—)6.73	(—)3.90	(—)7.81	(—)5.52	(—)23.47	(—)15.56	(—)8.43

\*Zero balance is considered as surplus.

Taking the surplus or deficit position of all families, all the families had, on an average, deficit budgets only. The deficit was relatively less in the case of families with 2 adults and 2 adults and one child.

7.4. *Distribution of families by income, expenditure and size*—Table 7.4 gives the percentage distribution of families in each monthly family income class and family size class by monthly expenditure.

TABLE 7.4  
Percentage distribution of families by income, expenditure and size

Monthly family income class (Rs.)	Family size	Number of families (unesti- mated)	Monthly family expenditure class (Rs.)										Percentage of families to total
			<60	60<90	90<120	120<150	150<210	210<300	300 and above	Total	11	12	
1	2	3	4	5	6	7	8	9	10	11	12		
<30	1	2	—	100.00	—	—	—	—	—	100.00	0.15		
	2 and 3	—	—	—	—	—	—	—	—	—	—	—	
	4 and 5	—	—	—	—	—	—	—	—	—	—	—	
	6 and 7	—	—	—	—	—	—	—	—	—	—	—	
	Above 7	—	—	—	—	—	—	—	—	—	—	—	
All	2	2	—	100.00	—	—	—	—	—	100.00	0.15		
30<60	1	43	73.92	25.17	—	0.91	—	—	—	100.00	7.86		
	2 and 3	10	76.33	14.15	—	—	—	—	—	100.00	1.26		
	4 and 5	1	—	—	100.00	—	—	—	—	100.00	0.04		
	6 and 7	—	—	—	—	—	—	—	—	—	—	—	
	Above 7	—	—	—	—	—	—	—	—	—	—	—	
All	54	54	73.96	23.56	1.70	0.78	—	—	—	100.00	9.16		
60<90	1	196	31.77	60.04	2.79	0.64	0.79	0.22	3.75	100.00	32.17		
	2 and 3	45	14.13	58.08	27.79	—	—	—	—	100.00	5.05		
	4 and 5	41	1.18	47.13	22.91	28.78	—	—	—	100.00	5.68		
	6 and 7	13	—	72.32	27.68	—	—	—	—	100.00	0.81		
	Above 7	1	—	—	—	—	100.00	—	—	100.00	0.04		
All	296	296	25.25	58.36	8.68	4.16	0.62	0.16	2.77	100.00	43.75		
90<120	1	70	3.86	35.55	54.24	4.42	1.93	—	—	100.00	10.65		
	2 and 3	28	—	32.36	64.47	3.17	—	—	—	100.00	2.26		
	4 and 5	38	—	—	83.47	13.77	2.76	—	—	100.00	6.79		
	6 and 7	25	—	2.52	52.42	27.63	17.43	—	—	100.00	2.93		
	Above 7	6	—	—	53.47	34.94	11.59	—	—	100.00	0.32		
All	167	167	1.79	20.00	63.66	10.45	4.10	—	—	100.00	22.95		

TABLE 7-4—*contd.*

1	2	3	4	5	6	7	8	9	10	11	12
<b>120&lt;150</b>											
1		21	—	—	25.23	72.64	2.13	—	—	100.00	3.36
2 and 3		17	—	3.14	20.44	74.48	1.94	—	—	100.00	2.39
4 and 5		30	—	—	49.53	42.52	7.95	—	—	100.00	6.14
6 and 7		19	—	—	11.23	55.09	25.74	7.94	—	100.00	0.93
Above 7		2	—	—	—	33.74	66.26	—	—	100.00	0.20
All		89	—	0.58	34.43	56.93	7.49	0.57	—	100.00	13.02
<b>150&lt;210</b>											
1		6	—	10.45	—	3.71	78.05	7.79	—	100.00	0.46
2 and 3		14	—	—	15.43	18.70	53.70	12.17	—	100.00	1.81
4 and 5		16	—	0.92	—	26.27	31.83	50.98	—	100.00	1.50
6 and 7		27	—	—	—	37.00	53.04	1.49	3.47	100.00	3.47
Above 7		10	—	—	—	—	89.18	10.82	—	100.00	0.96
All		73	—	0.76	3.41	24.77	57.06	12.53	1.47	100.00	8.20
<b>210 and above</b>											
1		—	—	—	—	—	—	—	—	—	—
2 and 3		2	—	—	—	—	—	60.96	39.04	100.00	0.12
4 and 5		5	—	—	—	—	39.97	60.03	—	100.00	0.37
6 and 7		13	—	—	—	—	25.05	56.87	18.08	100.00	0.62
Above 7		17	—	—	—	4.44	4.93	43.20	47.43	100.00	1.66
All		37	—	—	—	2.66	13.88	49.27	34.19	100.00	2.77
<b>All</b>											
1		336	30.18	46.15	13.77	5.86	1.63	0.20	2.21	100.00	54.50
2 and 3		118	12.85	31.07	28.73	16.88	7.85	2.26	0.36	100.00	13.04
4 and 5		131	0.32	13.00	49.06	27.17	6.36	4.09	—	100.00	20.52
6 and 7		97	—	7.42	21.27	29.79	33.37	5.48	2.67	100.00	8.76
Above 7		36	—	—	5.49	8.01	35.52	26.03	24.95	100.00	3.18
All		718	18.23	32.57	23.32	13.81	7.25	2.54	2.28	100.00	100.00
<b>Number of families (unestimated)</b>											
		103	243	171	87	72	33	9	718		

Taking all income classes, as the size of the family increased, a larger percentage of families in the large size classes fell in the higher expenditure classes.

It will be interesting to study what percentage of families in each size class and income class has to incur expenditure more than the income. Leaving out the extreme size classes of 1 and more than 7 members and also the two income classes at either end, the position is summarised in table 7·5.

TABLE 7·5

*Summary distribution of families by income, expenditure and size for three middle size classes*

Income class (Rs.)	Percentage distribution of families with different sizes in expenditure classes above the income class			Percentage distribution of families with different sizes in expenditure class same as the income class			Percentage distribution of families with different sizes in expenditure classes lower than the income class		
	2 and 3 4 and 5 6 and 7			2 and 3 4 and 5 6 and 7			2 and 3 4 and 5 6 and 7		
	2	3	4	5	6	7	8	9	10
60<90 ..	27·79	51·69	27·68	58·08	47·13	72·32	14·13	1·18	—
90<120 ..	3·17	16·53	45·06	64·47	83·47	52·42	32·36	—	2·52
120<150 ..	1·94	7·95	33·68	74·48	42·52	55·09	23·58	49·53	11·23

In the income class 'Rs. 60 to less than Rs. 90', the percentage of families with expenditure more than their income was the highest in the size class 4 and 5, though even in the other two size classes, 2 and 3 and 6 and 7, the percentage of such families was considerable. The percentage of such families was the highest in the size class 6 and 7 in the case of the other two income classes.



## PART II (LEVEL OF LIVING)

### CHAPTER 8

#### LEVEL OF LIVING

8.1. *Concept of level of living*—In Part I, data have been presented mainly on the economic and material aspects of level of living, e.g., income and expenditure of working class families (as defined for the purpose of this survey) in Calcutta. The concept of level of living, however, does not merely end with the satisfaction of material wants, it embraces all types of 'material' and 'non-material' wants. It expresses, in a large measure, a state of mind as a result of participation in non-material aspects of life as well as the level of consumption of material goods and services. So far as consumption of material goods is concerned, the level of living refers to the quantitative and qualitative consumption of goods and services. The actual composition of the items being consumed will depend upon the tastes and habits of the person or family in question and on the relative prices prevalent in the market to which he/it has access. The non-material elements entering into the concept of the level of living cover the whole field of desires and values for which a man may care—desires for particular types of food, drink, housing, clothing, etc., for educational, cultural and recreational facilities; for opportunity to do the kind of work that is satisfying to him; for safeguards against the risks of illness, unemployment and old age, etc. These non-material aspects in their turn are dependent to a great extent on social policy and climate and several other factors which naturally differ from society to society and individual to individual. A study of the non-material aspects of level of living can, therefore, most meaningfully be made for a compact group of population living under almost similar conditions.

Taking the broad concept of the level of living as discussed above, an attempt was made to collect information on certain additional items considered significant for the study of this concept for the working class population in India. This was the first attempt of its kind in this country and hence it was made on a limited scale. The information on the additional items was collected in a separate schedule (Schedule 'B') from an independent smaller sample of families. The additional aspects of level of living covered were—

- (a) Sickness;
- (b) Education;
- (c) Conditions of work, awareness of rights, trade unionism and social security;
- (d) Employment and service conditions;
- (e) Housing conditions and situation of the house in the context of social amenities;
- (f) Indebtedness; and
- (g) Savings and assets and inventory of a few durable items.

8.2. *Scope of Schedule 'B'*—The purpose of the enquiry in Schedule 'B' was a study of the aspects of living other than income and expenditure. These aspects were selected so as to enable an assessment being made of the physical well-being, satisfaction of cultural wants, participation in community activities, enjoyment of social rights, etc. The object was not only to obtain some quantitative indicators of level of living but also to get a qualitative idea of the conditions in which the families lived, the difficulties they experienced, their likings and interests, etc. For example, under the head 'Sickness', information was obtained on how the families were affected when there was an incidence of sickness. Similarly, under Education information was collected not only about levels of literacy but also about interests of families in the matter of acquiring education and difficulties in the way. Under the head Conditions of work, awareness of rights, trade unionism and social security, details were collected about the extent to which the workers were in a position to enjoy the rights and privileges accruing to them from their employment. Under other heads also an attempt was made to collect information on both quantitative and qualitative aspects.

The data were collected by the Interview Method from the members of the sampled families. The Investigators were instructed to probe at great length into the replies given before inserting them in the schedule. It has to be recognised, however, that in a survey of this type, particularly when this part of the survey was the first of its kind in India, a large element of non-sampling, error e.g., investigator and informant bias arising out of interview and response, is bound to creep into the data collected. For instance, the information relating to conditions of repairs, sewage and ventilation arrangements discussed in Chapter 11 and conditions of work-places, welfare amenities provided to workers and awareness of provisions of Labour Laws on the part of the workers in Chapter 12 is based on the opinions of different Field Investigators and/or the sampled workers. As such, the information relating to these aspects is of subjective nature and this could at best be considered to give only a broad picture. Moreover, the data, being based on a relatively small sample (240 families), are also subject to a large sampling error. These limitations have to be carefully borne in mind while going through the analysis presented in this part of the Report. In all Chapters of this part of the Report, unestimated distributions, i.e., distributions as obtained from the sample itself, are presented without any attempt to build up population estimates.

## CHAPTER 9

### EDUCATIONAL INTERESTS

9.1. *General Education*—Data were collected on educational interests of the members of the sampled working class families who were aged 5 years and above. Table 9.1 shows the distribution of members receiving and not receiving education by family income classes. Table 9.2 shows distribution of members not receiving education, separately for children (5—14 years) and others, by reasons and income classes.

TABLE 9.1

*Distribution of persons (aged 5 years and above) by income and educational standard*

Item	Monthly family income class (Rs.)			
	<60	60<120	120 and above	All
1	2	3	4	5
Actual number of persons in sampled families (aged 5 years and above) .. ..	29	377	210	616
Percentage to total .. ..	4.71	61.20	34.09	100.00
<b>(A) All persons</b>				
Percentage receiving education .. ..	3.45	10.08	14.76	11.36
Percentage not receiving education .. ..	96.55	89.92	85.24	88.64
Total .. ..	100.00	100.00	100.00	100.00
<b>(B) Children</b>				
Percentage receiving education .. ..	20.00	39.10	52.00	43.00
Percentage not receiving education .. ..	80.00	60.90	48.00	57.00
Total .. ..	100.00	100.00	100.00	100.00
<b>All persons receiving education</b>				
Percentage receiving education in primary schools	100.00	52.63	58.06	55.72
Percentage receiving education in secondary schools .. ..	—	10.53	32.25	20.00
Percentage receiving education in other educational institutions .. ..	—	36.84	9.69	24.28
Total .. ..	100.00	100.00	100.00	100.00

TABLE 9.2

*Percentage distribution of persons—children and others not receiving education by reasons and family income*

Reasons for not receiving education	Monthly family income class (Rs.)							
	<60		60<120		120 and above		All	
	Child- ren	Others	Child- ren	Others	Child- ren	Others	Child- ren	Others
1	2	3	4	5	6	7	8	9
Not reporting ..	—	—	7.55	0.35	8.33	1.28	7.41	0.65
Financial difficulties	100.00	41.68	69.81	34.72	75.00	31.41	72.84	33.98
Lack of facilities ..	—	20.83	1.89	15.79	—	14.74	1.23	15.70
Domestic difficulties	—	8.33	3.77	38.60	—	37.83	2.47	36.76
Attending to family enterprise ..	—	8.33	—	0.35	—	—	—	0.65
Lack of interest ..	—	20.33	13.21	10.17	—	14.74	8.64	12.26
Others ..	—	—	3.77	—	16.67	—	7.41	—
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Of all the family members aged 5 years and above, about 11 per cent. were receiving education and the rest were not receiving education. The proportion of the members receiving education was comparatively large in higher income classes. The percentage of children of 5 to 14 years of age receiving education was 43. Of the total members receiving education, 56 per cent. were in primary schools, 20 per cent. in secondary schools and the rest were receiving education through other institutions, e.g., colleges, universities, technical institutions, literacy centres, etc. The main reasons for children not receiving education were reported to be financial difficulties and lack of interest while for adult members the main reasons were reported to be domestic difficulties, financial difficulties, lack of facilities and lack of interest.

9.2. *Skill and technical training*—Information was also obtained from individual members of the sampled families on possession of skill, technical education or training being received and type of technical training desired. As for skill acquired through family tradition and not through formal education or training, 114 persons reported possession of different types of skill such as shoe-making, weaving, carpentry, basket-making, boat-building, etc. Eight members were receiving technical education or training in weaving, motor mechanism, dyeing and printing, etc. Desire for technical education and training was expressed by 72 members and the occupations or vocations which they had in view were motor mechanism, textile engineering, mechanical and electrical engineering, radio mechanism, etc.

## CHAPTER 10

### SICKNESS AND TREATMENT

10.1. *Introductory*—The data collected under this head were not intended to serve the purpose of a sickness survey as such—they were mainly intended to throw some broad light as to how the working class families were affected by the incidence of sickness. No rigid definition of sickness was, therefore, attempted and the informants were asked to report all cases which they considered as sickness. Thus, even if petty cases of sickness, e.g., headache were reported, they were taken into account. In respect of each member of the family, information was collected on each case of sickness during the reference period of 60 days preceding the date of the survey of the family. For each case of sickness, details were sought on the type of sickness, consequences, duration, details of treatment taken and sources from which assistance, if any, was received. To ascertain the duration of sickness and treatment, the date of commencement and the date of termination of the sickness during the reference period were taken into consideration.

The broad types of sickness, e.g., digestive diseases, cold, etc., were recorded by the Investigator on the basis of reports of the informants themselves because in many cases no medical aid was called for and no attempt at diagnosis was made. If several diseases were involved in a particular case, the main disease was recorded. For gainfully occupied persons, information was also collected on consequences of sickness, i.e., whether work was stopped or not.

10.2. *Treatment and consequences of sickness*—Table 10.1 shows the percentage distribution of cases of sickness during the reference period of 60 days by type, duration, type of treatment and source of assistance. In all, there were 65 cases of sickness reported among 705 members of the sampled families. Information on consequences of sickness was collected only for gainfully occupied members of families.

TABLE 10.1

*Distribution of cases of sickness by (a) type, (b) duration, (c) type of treatment, (d) source of assistance received and (e) consequences*

<i>(a) Type of sickness</i>								<i>Percentage of cases</i>
Dysentery, diarrhoea, stomach trouble	..	..	..	..	..	..	..	13.84
Fever .. .. .	..	..	..	..	..	..	..	40.00
Smallpox, plague, cholera ..	..	..	..	..	..	..	..	1.54
Respiratory diseases ..	..	..	..	..	..	..	..	1.54
Cough and cold .. .. .	..	..	..	..	..	..	..	10.77
Other diseases .. .. .	..	..	..	..	..	..	..	32.31
Total								100.00
<i>(b) Duration (during the reference period)</i>								
Below 7 days .. .. .	..	..	..	..	..	..	..	41.54
7 days to below 15 days ..	..	..	..	..	..	..	..	21.54
15 days to below 30 days ..	..	..	..	..	..	..	..	18.46
30 days to below 60 days ..	..	..	..	..	..	..	..	6.15
60 days .. .. .	..	..	..	..	..	..	..	12.31
Total								100.00

TABLE 10.1—*contd.*

<i>(c) Type of treatment</i>								<i>Percentage of cases</i>
Not reporting	..	..	..	..	..	..	..	3.08
No treatment	..	..	..	..	..	..	..	9.23
Self-treatment	..	..	..	..	..	..	..	7.69
Ayurvedic treatment	..	..	..	..	..	..	..	3.07
Unani treatment	..	..	..	..	..	..	..	1.54
Homeopathic treatment	..	..	..	..	..	..	..	10.77
Allopathic treatment	..	..	..	..	..	..	..	64.62
Total								100.00
<i>(d) Source of assistance received</i>								
Not reporting	..	..	..	..	..	..	..	52.31
No assistance received	..	..	..	..	..	..	..	43.08
Employers	..	..	..	..	..	..	..	1.54
Others	..	..	..	..	..	..	..	3.07
Total								100.00
<i>(e) Consequences (for gainfully occupied members of families)</i>								
Not reporting	..	..	..	..	..	..	..	2.38
Work and normal diet stopped	..	..	..	..	..	..	..	52.39
Only work stopped	..	..	..	..	..	..	..	33.33
Only normal diet stopped	..	..	..	..	..	..	..	4.76
None stopped	..	..	..	..	..	..	..	7.14
Total								100.00

Fever was the main sickness reported. The distribution of cases by duration of sickness showed that in about 63 per cent. of the cases, the sickness lasted less than 15 days. In about 65 per cent. of the cases of sickness, allopathic treatment was taken and in about 9 per cent. of the cases of sickness there was no treatment. In 43 per cent. of the cases, no financial assistance for treatment was received. Taking the cases of sickness among the gainfully occupied members of the families, in about 86 per cent. of the cases the sickness resulted in stoppage of work. The average duration of such stoppage was about 13 days.

## CHAPTER 11

### HOUSING CONDITIONS

11.1. *Introductory*—Detailed data about the condition of housing connected with the dwelling, mess, hotel or residential house of the sampled working class families were collected under this head. Information was also collected about the condition of the building in which the dwelling was located, about rooms and verandah of the dwelling, about water supply, bath, kitchen and latrine and about the location of the dwelling.

11.2. *Condition of building*—Table 11.1 would show the general characteristics of the building, such as, type of building, ownership or type of landlord, type of structure, condition of repairs and arrangements for sewage and ventilation.

TABLE 11.1

*Distribution of families by general characteristics of the building in which dwellings were located*

								Percentage of families
<b>(a) Type of building</b>								
Chawls/bustees	..	..	..	..	..	..	..	80.00
Flats	..	..	..	..	..	..	..	13.75
Independent buildings	..	..	..	..	..	..	..	2.92
Others	..	..	..	..	..	..	..	3.33
Total							..	100.00
<b>(b) Ownership or type of landlord</b>								
Employers	..	..	..	..	..	..	..	12.50
Self	..	..	..	..	..	..	..	7.08
Private	..	..	..	..	..	..	..	80.00
Public bodies	..	..	..	..	..	..	..	0.42
Total							..	100.00
<b>(c) Type of structure</b>								
Permanent kutcha	..	..	..	..	..	..	..	22.92
Permanent pucca	..	..	..	..	..	..	..	27.50
Temporary kutcha	..	..	..	..	..	..	..	19.58
Temporary pucca	..	..	..	..	..	..	..	30.00
Total							..	100.00
<b>(d) Condition of repairs</b>								
Good	..	..	..	..	..	..	..	18.33
Moderately good	..	..	..	..	..	..	..	41.25
Bad	..	..	..	..	..	..	..	40.42
Total							..	100.00
<b>(e) Sewage arrangements</b>								
Not reporting	..	..	..	..	..	..	..	0.42
Satisfactory	..	..	..	..	..	..	..	8.75
Moderately satisfactory	..	..	..	..	..	..	..	35.00
Unsatisfactory	..	..	..	..	..	..	..	55.83
Total							..	100.00
<b>(f) Ventilation arrangements</b>								
Not reporting	..	..	..	..	..	..	..	0.42
If ventilation								
(i) Good	..	..	..	..	..	..	..	7.92
(ii) Bad	..	..	..	..	..	..	..	65.00
(iii) Tolerable	..	..	..	..	..	..	..	26.66
Total							..	100.00

11·3. *Condition of dwelling*—Table 11·2 gives the condition of dwellings occupied by the sampled families, such as number of living rooms, provision of kitchen, store, bath and verandah, type of lighting, source of water supply, provision and type of latrine, etc. For the purpose of the survey, a living room was defined as one which would exclude kitchen, store, etc., if separate kitchen, store, etc., existed in the dwelling. For sources of water supply, if more than one source was being used, the one used most was taken into consideration.

TABLE 11.2

(a) Number of living rooms in dwelling									Percentage of dwellings
One	..	..	..	..	..	..	..	..	89.17
Two	..	..	..	..	..	..	..	..	10.00
Three	..	..	..	..	..	..	..	..	0.83
Total									100.00
(b) Lighting type									
Not reporting	..	..	..	..	..	..	..	..	1.25
Electricity	..	..	..	..	..	..	..	..	22.92
Kerosene	..	..	..	..	..	..	..	..	75.83
Total									100.00
(c) Provision of kitchen									
Kitchen provided	..	..	..	..	..	..	..	..	9.16
Where not provided using									
(i) Room in common use with other families	..	..	..	..	..	..	..	..	2.08
(ii) Part of living room	..	..	..	..	..	..	..	..	22.08
(iii) Covered or uncovered verandah	..	..	..	..	..	..	..	..	57.93
(iv) No specific part of the house	..	..	..	..	..	..	..	..	4.17
(v) Not needed	..	..	..	..	..	..	..	..	3.33
(vi) No information	..	..	..	..	..	..	..	..	1.25
Total									100.00
(d) Number of stores									
No store	..	..	..	..	..	..	..	..	98.75
One	..	..	..	..	..	..	..	..	1.25
Total									100.00



TABLE 11.2—*contd.*

(e) <i>Provision of bath-room</i>								<i>Percentage of dwellings</i>
No bath provided	..	..	..	..	..	..	..	66.67
Where provided								
(i) In individual use	..	..	..	..	..	..	..	0.83
(ii) In common use	..	..	..	..	..	..	..	32.50
						Total	..	100.00
(f) <i>Provision of covered verandah</i>								
Provided	..	..	..	..	..	..	..	53.34
Not provided	..	..	..	..	..	..	..	46.66
						Total	..	100.00
(g) <i>Source of water supply</i>								
Tap provided								
(i) In dwelling	..	..	..	..	..	..	..	36.25
(ii) Outside dwelling	..	..	..	..	..	..	..	43.33
Well (with or without hand pump)	..	..	..	..	..	..	..	3.75
Tanks and ponds	..	..	..	..	..	..	..	0.42
Others	..	..	..	..	..	..	..	16.25
						Total	..	100.00
(h) <i>Provision of latrine</i>								
No latrine	..	..	..	..	..	..	..	2.50
In individual use	..	..	..	..	..	..	..	2.50
In common use with other families	..	..	..	..	..	..	..	95.00
						Total	..	100.00
(i) <i>Type of latrine</i>								
Flush system	..	..	..	..	..	..	..	11.40
Septic tank system	..	..	..	..	..	..	..	17.11
Manually cleaned	..	..	..	..	..	..	..	71.49
						Total	..	100.00

It would be seen that a majority of the dwellings were having one living room. In a majority of dwellings there were arrangements for tap water supply though outside the dwelling and common latrines which were being cleaned manually.

11.4. *Distance of dwellings from important places*—Information was also collected about the important places usually visited by workers and their families and the distance of such places from the dwellings. The intention was to find out whether essential needs and amenities were easily available to the workers and their families in nearby places. Table 11.3 gives the percentage distribution of families visiting important places by distance of the places from their dwellings,

TABLE 11.3

*Distribution of families visiting important places by distance of the places from their dwellings*

Particulars of places, etc.	Percentage of families not reporting	Percentage of families not visiting	Percentage of families visiting the places by distance			Total
			Less than 1 mile	1 mile to less than 2 miles	2 miles and above	
1	2	3	4	5	6	7
Work-place of the main earner .. ..	7.08	—	30.83	25.00	37.09	100.00
Primary school .. ..	38.75	9.58	37.92	8.75	5.00	100.00
Medical aid centre .. ..	43.75	2.92	37.08	8.75	7.50	100.00
Hospital .. ..	17.08	1.67	14.58	12.50	54.17	100.00
Play-ground for children .. ..	49.58	2.92	37.09	6.25	4.16	100.00
Cinema house .. ..	11.66	2.50	41.25	25.42	19.17	100.00
Shopping centre-grocery .. ..	—	6.25	70.42	20.42	2.91	100.00
Shopping centre-vegetables .. ..	—	5.00	67.92	22.92	4.16	100.00
Employment exchanges .. ..	52.91	—	3.75	6.25	37.09	100.00
Railway station .. ..	30.83	—	4.16	11.67	53.34	100.00
Bus stop .. ..	0.83	13.75	81.26	3.33	0.83	100.00
Post office .. ..	7.50	1.25	57.08	32.09	2.08	100.00

In about 31 per cent. of the cases, work-places of the main earners were at a distance of less than 1 mile. Other important places of visit reported by workers or their families such as primary schools, medical aid centres and shopping centres were also at a distance of less than 1 mile in a majority of cases.

## CHAPTER 12

### EMPLOYMENT, WORKING AND SERVICE CONDITIONS

12.1. *Introductory*—Information was collected in respect of employment pattern, service conditions, length of service, working conditions and welfare of such worker-members in the sampled working class families as were employed in registered factories. In regard to employment pattern, employment history of the members employed in registered factories at any time during the preceding one year was collected for the 12 months preceding the date of survey. In view of the long reference period a week was prescribed as the recording unit. It was recognised that details of employment history for one full year could not be obtained by week to week accounting in view of the difficulties of recall and, therefore, only a broad pattern was sought by combining all the periods under one particular major head during the preceding year on the basis of information furnished by the informant.

With regard to working conditions and awareness of the statutory rights and privileges enjoyed by the workers, information was collected from the informants alone and no attempt was made by the Investigators to check up the details by visiting the factories, though in cases of doubt or conflicting opinions they had to probe in detail. For this purpose, only such members of the sampled families were covered as were employed in registered factories on the day preceding the date of survey. These included paid apprentices also.

12.2. *Employment pattern*—Table 12.1 shows the employment pattern of the employee-members of the sampled families classified as 'Permanent' and 'Others' for a reference period of one year.

TABLE 12.1

#### *Distribution of man-weeks by employment status*

Employment particulars	Percentage of man-weeks worked			All
	Not reporting	Permanent employees	Other employees	
1	2	3	4	5
<b>(a) Paid employment</b>				
(i) In factories .. .. .	98.72	95.71	87.92	94.43
(ii) In other establishments .. .. .	—	0.93	—	0.76
b) Self-employment .. .. .	—	0.23	5.86	1.18
c) In employment but not at work .. .. .	1.28	2.96	3.76	3.08
(d) Not in employment but seeking work .. .. .	—	0.17	2.46	0.55
Total .. .. .	100.00	100.00	100.00	100.00
Number of employees .. .. .	3	208	43	254

There was a clear difference in the pattern for permanent and other employees. In the case of the former, the percentage of man-weeks in 'Self-employment' and 'Not in employment but seeking work' was negligible but not so in the case of the latter, who had a lesser quantum of paid employment.

12.3. *Condition of work-place*—Table 12.2 gives the opinion of the employee-members of sampled families (excluding those who were on out-door duties), classified by industry-groups, about the condition of work-places.

TABLE 12.2

*Percentage distribution of employee-members according to opinion expressed on condition of work-places by industry-groups*

Condition of work-place	Industry-groups				
	Cotton textile	Jute textile	Basic metals, machinery and transport equipment	Rest	All
1	2	3	4	5	6
<i>Temperature, humidity and ventilation</i>					
Not reporting .. ..	—	—	—	4.95	1.98
Uncomfortable .. ..	44.19	46.43	62.19	44.55	50.39
Tolerable or comfortable ..	55.81	53.57	37.81	49.51	47.24
No particular comment ..	—	—	—	0.99	0.39
Total ..	100.00	100.00	100.00	100.00	100.00
<i>Illumination</i>					
Not reporting .. ..	—	—	—	5.94	2.36
Too dark .. ..	—	—	—	2.97	1.18
Too bright .. ..	13.95	—	9.76	14.85	11.42
Tolerable or good .. ..	81.40	96.43	90.24	71.29	81.89
No particular comment ..	4.65	3.57	—	4.95	3.15
Total ..	100.00	100.00	100.00	100.00	100.00
<i>Cleanliness</i>					
Not reporting .. ..	—	—	—	5.94	2.36
Dirty .. ..	—	—	13.42	18.81	11.81
Fair or good .. ..	97.67	92.86	80.49	65.35	78.74
No particular comment ..	2.33	7.14	6.09	9.90	7.09
Total ..	100.00	100.00	100.00	100.00	100.00
<i>Sitting and standing arrangements</i>					
Not reporting .. ..	—	—	—	6.93	2.76
Uncomfortable .. ..	58.14	82.14	64.63	56.44	62.20
Comfortable .. ..	18.60	3.57	15.85	21.78	17.32
No particular comment ..	23.26	14.29	19.52	14.85	17.72
Total ..	100.00	100.00	100.00	100.00	100.00
Total number of employees ..	43	28	82	101	254

12.4. *Amenities provided*—Relevant data collected from employee-members (excluding those whose place of work was their own residence) on welfare amenities provided within the compound or premises of the factory and outside are presented in table 12.3.

TABLE 12.3

*Percentage distribution of employee-members according to opinion expressed on amenities provided*

Item	Not reporting	Not provided	Provided	Total	Among provided (Col. 4) considered			
					Unsatisfactory	Satisfactory	No particular comment	Total
1	2	3	4	5	6	7	8	9
Latrine and urinals	1.97	1.18	96.85	100.00	44.31	53.25	2.44	100.00
Bath .. ..	1.96	44.88	53.16	100.00	61.48	37.04	1.48	100.00
Wash places ..	2.36	11.82	85.82	100.00	47.25	52.29	0.46	100.00
Drinking water ..	2.36	1.58	96.06	100.00	11.07	88.93	—	100.00
Rest-shelter ..	3.94	50.79	45.27	100.00	77.39	20.87	1.74	100.00
Canteen .. ..	3.15	29.53	67.32	100.00	60.24	38.01	1.75	100.00
Reading or recreation	4.33	82.68	12.99	100.00	51.52	33.33	15.15	100.00
Co-operative stores and grain shops.	3.94	84.65	11.41	100.00	41.38	48.28	10.34	100.00
Technical training ..	3.54	62.20	34.26	100.00	54.02	24.14	21.84	100.00
Medical facilities arranged by employers	19.29	34.25	46.46	100.00	68.65	28.81	2.54	100.00
Medical facilities arranged by E.S.I.C.	18.11	32.28	49.61	100.00	29.36	51.59	19.05	100.00

12.5. *Statutory rights and benefits*—Table 12.4 gives the data collected on awareness of important provisions of Labour Laws on the part of the employee-members of the sampled working class families.

TABLE 12.4

*Distribution of employee-members by rights and benefits under Labour Laws and awareness thereof*

Rights and benefits	Not reporting	Percentage of employee-members by awareness			Total
		Fully aware	Partially aware	Not aware	
1	2	3	4	5	6
<i>Factories Act</i>					
Maximum daily hours of work at normal wages	—	78.35	12.20	9.45	100.00
Rate of over-time wages .. ..	0.39	54.33	19.69	25.59	100.00

TABLE 12.4—*contd.*

1	2	3	4	5	6
Entitlement to leave with wages .. ..	0.78	52.36	26.78	20.08	100.00
Rate of leave with wages .. ..	3.94	25.98	29.13	40.95	100.00
<i>Payment of Wages Act</i>					
Payment of wages at regular intervals ..	—	69.68	18.90	11.42	100.00
Maximum interval at which wages can be paid	—	46.06	24.02	29.92	100.00
Imposition of fines deductions from wages ..	—	41.73	25.59	32.68	100.00
Procedure for complaints .. ..	—	32.29	26.77	40.94	100.00
<i>Employees' State Insurance Act and Scheme</i>					
Benefit for sickness .. ..	—	54.20	25.19	20.61	100.00
Benefit for temporary disablement .. ..	—	38.17	27.48	34.35	100.00
Dependant's benefit in case of death .. ..	—	44.27	29.01	26.62	100.00
<i>Workmen's Compensation Act</i>					
Compensation for temporary disablement ..	—	48.76	27.27	23.97	100.00
Compensation for death due to work accident	—	52.07	25.62	22.31	100.00
Procedure for complaints .. ..	—	38.84	19.01	42.15	100.00
<i>Industrial Employment (Standing Orders) Act</i>					
Framing of procedures for recruitment, discharge, disciplinary action, etc. .. ..	—	33.06	18.96	47.98	100.00
Approval of procedure .. ..	—	29.84	14.11	56.05	100.00
Intimation of procedures to the workers ..	0.40	16.13	22.99	60.48	100.00
<i>Industrial Disputes Act</i>					
Lay-off compensation .. ..	—	42.74	24.60	32.66	100.00
Rate of lay-off compensation .. ..	—	10.48	23.79	65.73	100.00
Notice of retrenchment .. ..	—	64.11	18.15	17.74	100.00
Retrenchment compensation .. ..	0.40	32.26	32.66	34.68	100.00
<i>Employees' Provident Funds Act and Scheme</i>					
Contribution by employer .. ..	—	76.50	13.36	10.14	100.00
Period after which the employer's contribution becomes payable .. ..	—	37.79	26.27	35.94	100.00
Accumulation of interest .. ..	—	54.38	16.13	29.49	100.00

12.6. *Trade union membership*—Data collected regarding association of employee-members with trade unions are presented in table 12.5. For the purpose of the survey, a trade union was defined as any organisation or association of the workers which stood for achievement of the workers' economic demands. Such organisations or associations might not necessarily be registered with the Registrar of Trade Unions or recognised by the employers. For ascertaining the membership of any trade union, only the position on the date of survey was taken into account.

TABLE 12·5

*Distribution of employee-members according to membership of trade unions and other details*

Item								Percentage of employee- members	
1								2	
<i>Membership</i>									
Not reporting	..	..	..	..	..	..	..	0·79	
No union	..	..	..	..	..	..	..	17·32	
If union existing									
(a) Member	..	..	..	..	..	..	..	67·32	
(b) Not a member	..	..	..	..	..	..	..	14·57	
							Total	..	100·00
<i>Subscription paid</i>									
Not reporting or no subscription	..	..	..	..	..	..	..	0·58	
Paying regularly	..	..	..	..	..	..	..	82·46	
Not paying regularly	..	..	..	..	..	..	..	16·96	
							Total	..	100·00
<i>Rate of subscription per month</i>									
Not reporting	..	..	..	..	..	..	..	2·34	
Less than Re. 0·25	..	..	..	..	..	..	..	5·25	
Re. 0·25 to less than Re. 0·50	..	..	..	..	..	..	..	71·35	
Re. 0·50 and above	..	..	..	..	..	..	..	21·06	
							Total	..	100·00

Of the total employee-members, about 67 per cent. stated to be the members of trade unions. Of these, about 82 per cent. were paying their subscription regularly. The most common rate of subscription was Re. 0·25 to less than Re. 0·50 per month.

12·7. *Length of service*—Some information was also collected on the total length of service of each employee-member in the particular establishment in which he/she was employed on the day preceding the date of survey. If the service was discontinuous, then the total duration was counted from the first employment in the establishment after ignoring the period of discontinuities. On the basis of this information, a distribution of employee-members according to their length of service in the particular establishment in which they were employed on the reference day is given in table 12·6.

TABLE 12·6

*Percentage distribution of employee-members by industries and length of service*

Length of service	Industry-groups					All
	Cotton textile	Jute textile	Basic metals machinery and transport equipment	Rest		
1	2	3	4	5	6	
Less than 1 year .. ..	.. ..	—	3·57	3·66	4·96	3·54
1 year to less than 5 years..	.. ..	20·92	25·00	28·05	43·56	32·68
5 years to less than 10 years	.. ..	39·54	28·57	29·27	27·72	30·31
10 years to less than 20 years	.. ..	37·21	32·15	32·93	17·82	27·56
20 years and above .. ..	.. ..	2·33	10·71	6·09	5·94	5·91
Total .. ..	.. ..	100·00	100·00	100·00	100·00	100·00
Number of employees .. ..	.. ..	43	28	82	101	254

By and large, the employee-members of the sampled families constituted a stable labour force.

12·8. *Service conditions*—In regard to service conditions, information was obtained on shift-working, rest-interval, pay-period, paid earned leave and social security benefits. All this information was obtained in respect of employee members, including paid apprentices, employed in registered factories on the day preceding the date of survey. This information was collected from the informants only and not from the establishments where they were employed. A person was considered to be employed if he was having a job, even though he might not be actually working on the reference day for such reasons as illness, leave, temporary lay-off, etc. Table 12·7 shows the relevant data collected on service conditions.

TABLE 12·7

*Percentage distribution of employee-members by industries and service conditions*

Service conditions	Industry-groups				
	Cotton textile	Jute textile	Basic metal, machinery and transport equipment	Rest	All
1	2	3	4	5	6
<i>Shift-working</i>					
Not reporting ..	..	—	1·22	1·98	1·18
Day ..	..	74·42	78·57	74·39	74·80
Night ..	..	16·28	—	—	3·15
Evening ..	..	—	3·57	1·22	0·79
Rotation ..	..	9·30	17·86	21·95	20·08
Total ..	..	100·00	100·00	100·00	100·00



TABLE 12·7—*contd.*

	1	2	3	4	5	6
<i>Daily rest-interval</i>						
Not reporting .. ..		4·66	—	3·66	8·92	5·51
No rest-interval .. ..		—	—	—	—	—
Half hour or less .. ..		34·88	42·86	58·53	43·56	46·85
More than half hour .. ..		60·46	57·14	37·81	47·52	47·64
Total .. ..		100·00	100·00	100·00	100·00	100·00
<i>Pay-period</i>						
Not reporting .. ..		—	—	1·22	—	0·39
Weekly .. ..		93·02	100·00	37·80	24·75	48·82
Fortnightly .. ..		4·65	—	28·05	9·90	13·78
Monthly .. ..		2·33	—	31·71	64·36	36·22
Others .. ..		—	—	1·22	0·99	0·79
Total .. ..		100·00	100·00	100·00	100·00	100·00
<i>Days of paid earned leave enjoyed</i>						
Not reporting .. ..		39·54	42·86	17·07	29·70	28·74
0 day .. ..		16·28	10·71	20·73	33·66	24·02
1 to 10 days .. ..		25·58	39·29	35·37	7·92	23·22
11 to 15 days .. ..		16·27	7·14	23·17	19·80	18·90
16 days and above .. ..		2·33	—	3·66	8·92	5·12
Total .. ..		100·00	100·00	100·00	100·00	100·00

Roughly 75 per cent. of employee-members were working in day shifts, 20 per cent. in shifts by rotation, 3 per cent. in night shifts and 1 per cent. in evening shifts, i.e., from about 4 p.m. to 12 p.m. covering a good part of the night. In regard to daily rest-interval about 47 per cent. of employee-members were enjoying half-an-hour or less daily rest-interval and 48 per cent. of them enjoyed rest-interval of more than half-an-hour. As regards pay-period, about 49 per cent. of the employee-members were being paid weekly, about 36 per cent. monthly and about 14 per cent. fortnightly. Data on paid earned leave enjoyed by the employee-members during the calendar year preceding the date of survey show that over 23 per cent. of them enjoyed leave between 1 to 10 days, about 19 per cent. between 11 days to 15 days and over 5 per cent. for 16 days and above. About 24 per cent. of the employee-members reported not to have enjoyed paid earned leave. In this connection it has to be borne in mind that some of the employee-members were in employment for a part of the reference year only and the data related to paid leave actually availed of.

12·9. *Social security benefits*—Data were also collected on social security benefits, e.g., under the Provident Fund and the Employees' State Insurance Schemes, enjoyed by the employee-members as on the date of survey. These data are presented in table 12·8.

TABLE 12-8  
*Distribution of employee-members by social security benefits*

Schemes								Percentage of employees
1								2
<i>Provident Fund Scheme</i>								
Not reporting	..	..	..	..	..	..	..	1.18
No arrangement	..	..	..	..	..	..	..	14.57
If arrangement	..	..	..	..	..	..	..	75.59
(A) Contributing								
(B) Not contributing								
(a) Not interested	..	..	..	..	..	..	..	0.79
(b) Not eligible	..	..	..	..	..	..	..	7.87
Total								100.00
<i>Employees' State Insurance Scheme</i>								
Not reporting	..	..	..	..	..	..	..	6.69
No arrangement	..	..	..	..	..	..	..	47.64
If arrangement								
(A) Contributing	..	..	..	..	..	..	..	43.31
(B) Not contributing	..	..	..	..	..	..	..	2.36
Total								100.00

Of the total of 254 employee-members about 76 per cent. were contributing to provident fund account either under the Employees' Provident Fund Scheme or under voluntary Provident Fund Schemes introduced by the employers. Out of about 9 per cent. of employee-members who were not contributing, a majority of them were not eligible and the rest were not interested. In about 15 per cent. of the cases, there was no arrangement for provident fund. Roughly 45 per cent. of the employee-members were covered by the Employees' State Insurance Scheme which provided sickness, work-injury and maternity benefits.

## CHAPTER 13

### SAVINGS, ASSETS AND INDEBTEDNESS

13·1. *Introductory*—Under this head, information was collected from each sampled family about the amount of its savings and assets held at the place of residence or at the native place and total debts—both on ‘family account’ and on ‘enterprise and other purposes account’—as on the date of survey. Only the family’s share of the assets and loans was taken into consideration if such assets and loans were held jointly with others. Loans taken from the same source but for different purposes, as also loans taken for the same purpose from different sources, were treated as separate cases of loans. Credit purchases were also considered as loans.

13·2. *Components of savings*—Relevant data on ‘Savings’ and ‘Assets’ are presented in table 13·1.

TABLE 13·1

#### A. Average amount (Rs.) of savings and assets per reporting family by income classes.

Savings/assets				Monthly family income class (Rs.)			
				<60	60<120	120 and above	All
1				2	3	4	5
<i>Average amount per reporting family (Rs.)</i>							
Savings	..	..	..	197·14	497·23	1,169·49	660·60
Assets	..	..	..	87·14	104·78	230·39	136·68
Total	..			284·28	602·01	1,399·88	797·28

#### B. Percentage distribution of savings and assets by form and income classes

Form of savings/assets				Monthly family income class (Rs.)			
				<60	60<120	120 and above	All
1				2	3	4	5
<i>(i) Savings</i>							
<i>(a) On family account</i>							
Life Insurance premium paid	..	..	..	13·57	3·11	4·81	4·01
Provident Fund—own contribution	..	..	..	31·91	41·60	40·60	41·03
Provident Fund—employer’s contribution	..	..	..	23·87	37·38	37·18	37·12
Savings (bank, postal and cash in hand)	..	..	..	—	0·21	0·43	0·31
Others	..	..	..	—	0·30	0·52	0·39
Total	..			69·35	82·60	83·54	82·86

TABLE 13.1—*contd.*

	1	2	3	4	5
(b) On enterprise and other purposes account		—	—	—	—
(ii) Assets					
(a) On family account					
Land .. .. .	25.13	9.98	5.95	8.34	
Building .. .. .	—	1.49	4.20	2.71	
Jewellery and ornaments .. .. .	3.01	5.80	6.20	5.94	
Others .. .. .	2.51	0.13	0.11	0.15	
Total .. .. .	30.65	17.40	16.46	17.14	
(b) On enterprise and other purposes account		—	—	—	—
Grand total .. .. .	100.00	100.00	100.00	100.00	
Total number of reporting families .. .. .	7	139	51	197	

Out of the total of 240 sampled families, 197 or 82 per cent. reported savings and assets on the date of the survey. The amount of savings per reporting family worked out to Rs. 660.60 and of assets per reporting family to Rs. 136.68 giving a total of Rs. 797.28. Thus, savings formed about 83 per cent. and assets about 17 per cent. of the total amount of both savings and assets. Both savings and assets were held on 'family account'.

13.3. *Extent of savings and assets*—Table 13.2 gives percentage distribution of families according to total amount of savings and assets (held on the date of survey) by income classes.

TABLE 13.2

*Percentage distribution of families by total amount of savings and assets and income classes.*

Amount of savings and assets	Monthly family income class (Rs.)			
	<60	60<120	120 and above	All
1	2	3	4	5
No savings and assets .. .. .	61.12	17.26	5.56	17.92
Below Rs. 200 .. .. .	11.11	19.64	5.56	15.83
Rs. 200 to below Rs. 500 .. .. .	22.22	26.79	12.96	23.33
Rs. 500 to below Rs. 1,500 .. .. .	5.55	33.92	48.15	35.00
Rs. 1,500 to below Rs. 2,500 .. .. .	—	1.79	11.11	3.75
Rs. 2,500 to below Rs. 3,500 .. .. .	—	0.60	11.11	2.92
Rs. 3,500 to below Rs. 4,500 .. .. .	—	—	1.85	0.42
Rs. 4,500 and above .. .. .	—	—	3.70	0.83
Total .. .. .	100.00	100.00	100.00	100.00

About 18 per cent. of the families had no savings and assets and in the lowest income class, families having no savings and assets formed about 61 per cent. Roughly 35 per cent of families reported savings and assets of Rs. 500 to below Rs. 1,500.

13.4. *Possession of durable articles and live-stock*—In addition to savings and assets, data were also collected on certain selected durable articles. The intention was to have an idea of the living habits and the level of living of the sampled working class families on the basis of the possession or non-possession of such articles. Table 13.3 shows the names and number of durable articles and live-stock possessed by the sampled working class families. For this purpose durable articles hired in or hired out were not taken into account.

TABLE 13.3

*Number of families possessing selected durable articles and live-stock and number of articles, etc., possessed*

Durable articles and live-stock				Number of fami- lies reporting possession of articles, etc.	Percentage of reporting families	Total number of articles, etc., possessed	Average num- ber per family of reporting families
1				2	3	4	5
Table	..	..	..	22	9.17	22	1.00
Chair	..	..	..	22	9.17	32	1.45
Sewing-machine	..	..	..	1	0.42	1	1.00
Clock, time-piece	..	..	..	18	7.50	19	1.06
Cot	..	..	..	21	8.75	31	1.48
Chouki	..	..	..	87	36.25	100	1.15
Tabla, dholak	..	..	..	2	0.83	3	1.50
Stringed instrument	..	..	..	1	0.42	1	1.00
Fountain pen	..	..	..	77	32.08	91	1.18
Wrist watch	..	..	..	26	10.83	27	1.04
Bicycle	..	..	..	4	1.67	4	1.00
Cow, buffalo	..	..	..	2	0.83	3	1.50

It would appear from the above table that the possession of somewhat costly durable articles, such as, bicycle, wrist watch, clock, time-piece, sewing-machine, etc., was not very uncommon among the working class families surveyed.

13.5. *Extent of indebtedness*—Table 13.4 gives the percentage distribution of families by amount of debt and income classes.

TABLE 13.4

*Percentage distribution of families by amount of debt and income classes.*

Amount of debt	Monthly family income class (Rs.)			
	<60	60<120	120 and above	All
1	2	3	4	5
Less than Rs. 50 .. .. .	71.42	30.00	19.05	30.61
Rs. 50 to less than Rs. 100 .. .. .	—	20.00	—	14.29
Rs. 100 to less than Rs. 150 .. .. .	—	10.00	9.52	9.18
Rs. 150 to less than Rs. 250 .. .. .	—	20.00	14.29	17.35
Rs. 250 to less than Rs. 500 .. .. .	14.29	14.28	38.10	19.39
Rs. 500 to less than Rs. 1,000 .. .. .	14.29	2.86	9.52	5.10
Rs. 1,000 to less than Rs. 2,000 .. .. .	—	2.86	9.52	4.08
Total .. .. .	100.00	100.00	100.00	100.00
Total number of families reporting debt .. .. .	7	70	21	98

Taking all families together, about 31 per cent. of the families reported debt of less than Rs. 50, 17 per cent. of Rs. 150 to less than Rs. 250 and 19 per cent. of Rs. 250 to less than Rs. 500.

13.6. *Purpose of loans*—The relevant data on indebtedness by purpose of loans are presented in table 13.5.

TABLE 13.5

*Distribution of families, loans and amount of loans by purpose*

Purpose of loans	Percentage of families reporting debt	Percentage distribution of loans	Percentage distribution of amount of loans
1	2	3	4
<b>(A) On family account</b>			
Festival .. .. .	14.29	12.60	4.36
Marriage .. .. .	14.29	11.81	20.02
Child birth .. .. .	5.10	3.94	1.00
Sickness .. .. .	21.43	22.04	25.31
Unemployment or lay-off .. .. .	2.04	3.94	1.93
Current deficit .. .. .	30.61	34.65	34.44
Inherited debt .. .. .	1.02	0.79	1.03
Others .. .. .	9.18	8.66	9.50
Total .. .. .	97.96	98.43	98.19
<b>(B) On enterprise and other purposes account</b>			
Building .. .. .	1.02	0.79	1.29
Inherited debt .. .. .	1.02	0.78	0.52
Total .. .. .	2.04	1.57	1.81
Grand total .. .. .	100.00	100.00	100.00
Absolute totals .. .. .	98	127	19,380 (Rupees)

Out of the total of 240 sampled families, 98 or about 41 per cent. reported debt on the date of survey. Out of the families reporting debt, about 98 per cent. had taken loans on 'family account' and the rest 'on enterprise and other purposes account'.

13·7. *Sources and terms of loans*—Table 13·6 gives the percentage distribution of loans by source, nature of security, rate of interest and type of instalment for repayment.

TABLE 13·6

*Percentage distribution of loans by source, nature of security, rate of interest and type of instalment for repayment*

By source		By nature of security		By rate of interest		By type of instalment (for repayment of loans)	
Source of loan	Percentage of loans	Nature of security	Percentage of loans	Rate of interest	Percentage of loans	Type of instalment	Percentage of loans
1	2	3	4	5	6	7	8
Provident fund	8·66	Not reporting	6·30	Not reporting	6·30	Not reporting	11·03
Co-operative societies	7·09	No security	81·11	No interest	37·01	Weekly	5·51
Employers	4·72	Land	—	Less than 6%	5·51	Monthly	37·80
Money lenders	29·13	Ornaments and jewellery	7·87	6% to less than 12½%	11·03	Quarterly	1·57
Shop-keepers	9·45	Others	4·72	12½% to less than 25%	4·72	Others	44·09
Friends and relatives	38·59			25% to less than 50%	6·30		
Others	2·36			50% and above	29·13		
Total	100·00		100·00		100·00		100·00

A large proportion (39 per cent.) of loans were taken from friends and relatives. About 81 per cent. of total loans were taken against no security. Roughly, 37 per cent. of loans were taken at no interest. The highest rate of interest, i.e., 50 per cent. and above was paid in case of over 29 per cent. of loans. Roughly, 38 per cent. of loans were to be repaid in monthly instalments.

## CHAPTER 14

### SOME IMPORTANT FINDINGS

14.1. *Family characteristics, income and expenditure*—The estimated number of families of industrial workers satisfying the survey definition worked out in Calcutta Centre to about 59 thousands. Of the total families, 54.5 per cent. consisted of single-member, 13 per cent. of two to three members, 20.5 per cent. of four to five members, 8.8 per cent. of six to seven members and the remaining 3.2 per cent. consisted of more than 7 members. By family type, 54.5 per cent. consisted of unmarried earner and husband or wife, i.e., single workers whose dependants may be living elsewhere. Others in order were those consisting of husband, wife and children (19.9 per cent.); husband, wife, children and other members (12.0 per cent.); husband and wife (3.5 per cent.); unmarried earner and other members (3.1 per cent.) and rest (7.0 per cent.).

The average size of the family was 2.53 persons. Of these, 1.08 were earners, 0.03 earning dependants and 1.42 non-earning dependants. Of the earners, 1.03 were adult males and 0.05 adult females. About 90 per cent. of the families had only one income recipient. On an average, a family had 1.42 dependants living with it and 1.31 dependants living elsewhere.

The average monthly income worked out to Rs. 97.36 per family and Rs. 38.35 per capita. The largest number of families (43.8 per cent. of the total) came within the income class 'Rs. 60 to less than Rs. 90'. The families with an income of Rs. 210 and above per month formed roughly 3 per cent. of the total. Broadly, the income of large sized-families was higher.

Of the average monthly income of Rs. 97.36 per family, income from paid-employment accounted for Rs. 92.78 or 95.30 per cent., income from self-employment for Rs. 2.34 or 2.4 per cent. and income from 'other sources' such as rent from land and house, pension, cash assistance, gifts, concession, etc., for Rs. 2.24 or 2.3 per cent. Men contributed the largest amount to the average monthly family income from all the three sources.

The average monthly expenditure for current living was Rs. 105.79 per family, Rs. 41.71 per capita and Rs. 49.21 per adult consumption unit. As the size of the family increased, a larger percentage of families came in higher expenditure classes.

Of the average monthly expenditure of Rs. 105.79 per family, consumption expenditure accounted for Rs. 87.59, the rest being accounted for by non-consumption outgo like interest on loans and remittances to dependants. Expenditure on food worked out to Rs. 54.58 or 62 per cent. of the total consumption expenditure. The proportion of expenditure on food to total consumption expenditure generally decreased with a rise in family income.

An analysis of the nutritive contents of the food-stuffs consumed by an average working class family in Calcutta revealed that while the over-all nutritive value of the diets was reasonably fair, there was room for improvement. Increased intake of green leafy vegetables, pulses, fleshy food and intake of at least skimmed milk, especially by the children, pregnant and nursing women, would help to overcome the deficiencies in respect of vitamin A, calcium and proteins.



14·2. *Additional aspects of level of living*—As already stated in Chapter 8, the additional aspects of level of living relate only to the sampled families and no estimates have been built on the basis of data collected in regard to these aspects. Among industrial workers, about 54\* per cent. of all members (aged 5 years and above) were illiterate and about 41\* per cent. had received education upto or below primary standard. About 11 per cent. of family members surveyed were receiving education. Among children (between 5 to 14 years of age) this percentage was about 43. The reasons for not receiving education in case of children were mainly financial difficulties and lack of interest.

Fever was the main sickness reported. Allopathic treatment in cases of sickness was the most popular among the families.

A majority of working class families were living in private chawls/bustees. The accommodation occupied by them generally consisted of one living room with no provision of separate kitchen, store or bath. In most cases there were arrangements for tap water supply though outside the dwellings. Important places usually visited by the working class families for their essential needs and amenities, e.g., shopping centres, bus stop, post office, school, cinema house, etc., were in most cases at a distance of less than one mile from their dwellings.

A majority of employee-members of the sampled families were in permanent employment in factories. About 64 per cent. of them had a length of service of 5 years or more in the same establishment and thus they constituted a stable labour force. About 75 per cent. of the employee-members were working in day shifts and about 20 per cent. in different shifts by rotation. About 47 per cent. of them were enjoying a daily rest-interval of half-an-hour or less and about an equal per cent. of more than half-an-hour. Most of the employee-members were being paid either weekly or monthly. Paid earned leave was being enjoyed by a majority of the employee-members. A large majority of them were covered by the Provident Fund Scheme and quite a high percentage of them by the Employees' State Insurance Scheme.

About 82 per cent. of the families reported assets and savings on 'family account' on the date of survey. Assets formed about 17 per cent. and savings about 83 per cent. of the total amount of savings and assets. The average amount of savings and assets per reporting family on the date of survey worked to about Rs. 661 and Rs. 137 respectively. Roughly 39 per cent. of the families reported savings and assets between Rs. 500 and Rs. 2,500.

About 41 per cent. of the families surveyed reported debt on the date of survey. The outstanding loans were mostly on 'family account'.

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\*Estimated figures.

## APPENDIX I

### *List of Centres covered under Family Living Survey among Industrial Workers during 1958-59*

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#### A. *Factory Centres*

1. Digboi
2. Jamshedpur
3. Monghyr-Jamalpur
4. Bombay
5. Ahmedabad
6. Nagpur
7. Bhavnagar
8. Sholapur
9. Bhopal
10. Indore
11. Gwalior
12. Madras
13. Madurai
14. Coimbatore
15. Guntur
16. Hyderabad
17. Sambalpur
18. Kanpur
19. Banaras
20. Saharanpur
21. Calcutta
22. Howrah
23. Asansol
24. Bangalore
25. Alleppey
26. Alwaye

27. Amritsar
28. Jamunanagar
29. Jaipur
30. Ajmer
31. Delhi
32. Srinagar

#### B. *Mining Centres*

33. Jharia
34. Kodarma
35. Noamundi
36. Balaghat
37. Gudur
38. Barbil
39. Raniganj
40. Kolar Gold Field

#### C. *Plantation Centres*

41. Labac
42. Rangapara
43. Mariani
44. Doom Dooma
45. Coonoor
46. Darjeeling
47. Jalpaiguri
48. Chickmagalur
49. Ammathi
50. Mundakkayam

## APPENDIX II

*Average monthly expenditure—item-wise—per family*

Item	Single-member families		All families	
	Number of reporting families	Average expenditure per family of all families Rs.	Number of reporting families	Average expenditure per family of all families Rs.
1	2	3	4	5

## (A) CONSUMPTION EXPENDITURE

## FOOD, BEVERAGES, ETC.

*Cereals and products*

Paddy .. .. .	—	—	1	0.05
✓ Rice .. .. .	223	7.13	594	15.87
✓ Wheat .. .. .	16	0.22	88	0.60
Wheat atta .. .. .	133	1.30	414	3.21
Barley .. .. .	—	—	17	0.01
Barley atta .. .. .	—	—	1	0.02
✓ Gram .. .. .	4	—	9	—
Sattu .. .. .	2	—	9	0.01
Chira, muri, khoi, etc. .. .. .	27	0.11	135	0.24
Maida .. .. .	1	—	13	0.02
Suji, rawa .. .. .	4	0.01	22	0.05
Bread .. .. .	41	0.10	117	0.19
Cake, pastry .. .. .	—	—	2	—
Biscuit .. .. .	4	0.01	36	0.03
Tapioca .. .. .	1	—	6	0.01
Grinding charges, etc. .. .. .	15	0.02	85	0.05
Sub-total—cereals and products .. .. .	224	8.90	596	20.36

*Pulses and products*

✓ Arhar .. .. .	147	0.59	347	0.79
✓ Gram .. .. .	63	0.14	171	0.23
✓ Moong .. .. .	137	0.31	425	0.66
✓ Masur .. .. .	114	0.32	441	0.68
Urd .. .. .	25	0.10	60	0.08
Khesari .. .. .	22	0.17	63	0.17
Pea .. .. .	8	0.04	55	0.11
Other pulses .. .. .	—	—	1	—
Sub-total—pulses and products .. .. .	220	1.67	592	2.72

APPENDIX II—*contd.*

					1	2	3	4	5
<i>Oil seeds, oils and fats</i>									
Mustard oil	..	..	..	..	222	1.62	585	2.98	
Coconut oil	..	..	..	..	—	—	1	—	
Gingelly oil	..	..	..	..	1	0.01	2	0.01	
Groundnut oil	..	..	..	..	—	—	4	0.02	
Vanaspati	..	..	..	..	18	0.02	96	0.12	
Margarine	..	..	..	..	—	—	1	0.01	
Sub-total—oil seeds, oils and fats					223	1.65	595	3.14	
<i>Meat, fish and eggs</i>									
Goat meat	..	..	..	..	98	0.56	252	0.98	
Beef	..	..	..	..	41	0.38	126	0.58	
Mutton	..	..	..	..	—	—	3	0.01	
Pork	..	..	..	..	1	—	1	—	
Bacon	..	..	..	..	—	—	2	0.03	
Poultry	..	..	..	..	—	—	2	0.03	
Other meat	..	..	..	..	1	—	1	—	
Fresh fish	..	..	..	..	201	2.55	519	4.22	
Dry fish	..	..	..	..	4	0.01	15	0.02	
Preserved fish	..	..	..	..	—	—	2	—	
Egg hen	..	..	..	..	2	—	17	0.03	
Egg duck	..	..	..	..	10	0.03	67	0.07	
Sub-total—meat, fish and eggs					213	3.53	575	5.97	
<i>Milk and products</i>									
Milk—cow	..	..	..	..	42	0.64	230	2.52	
Milk—buffalo	..	..	..	..	1	0.01	24	0.13	
Curd	..	..	..	..	2	—	5	0.01	
Ghee—cow	..	..	..	..	1	—	8	0.09	
Ghee—buffalo	..	..	..	..	19	0.14	29	0.21	
Butter	..	..	..	..	3	0.03	7	0.05	
Powdered milk	..	..	..	..	—	—	68	0.10	
Other milk and products	..	..	..	..	1	0.02	3	0.03	
Sub-total—milk and products					64	0.84	323	3.14	
<i>Condiments and spices</i>									
Salt	..	..	..	..	223	0.09	595	0.15	
Turmeric	..	..	..	..	223	0.16	594	0.24	
Chilly—green	..	..	..	..	180	0.14	508	0.31	
Chilly—dry	..	..	..	..	204	0.23	572	0.37	
Tamarind	..	..	..	..	—	—	16	0.01	

APPENDIX II—*contd.*

1						2	3	4	5
Onion	..	..	..	..	..	178	0.70	493	0.63
Garlic	..	..	..	..	..	45	0.04	99	0.04
Coriander	..	..	..	..	..	135	0.07	340	0.09
Ginger	..	..	..	..	..	53	0.02	152	—
Pepper	..	..	..	..	..	—	—	3	—
Methi	..	..	..	..	..	12	—	48	0.01
Mustard	..	..	..	..	..	88	0.04	211	0.05
Jira	..	..	..	..	..	85	0.09	261	0.15
Clove	..	..	..	..	..	3	—	11	—
Elachi	..	..	..	..	..	7	—	22	—
Mixed spices	..	..	..	..	..	106	0.07	354	0.13
Other spices, etc.	..	..	..	..	..	8	0.03	41	0.03
Sub-total—condiments and spices						223	1.68	595	2.21
<i>Vegetables and products</i>									
Potato	..	..	..	..	..	222	1.34	594	2.13
Muli, turnip	..	..	..	..	..	41	0.10	73	0.10
Arum	..	..	..	..	..	29	0.12	90	0.18
Other root vegetables	..	..	..	..	..	3	—	10	0.01
Brinjal	..	..	..	..	..	193	0.57	505	0.83
Cauliflower	..	..	..	..	..	68	0.18	148	0.24
Cabbage	..	..	..	..	..	27	0.09	87	0.21
Jack fruit	..	..	..	..	..	2	—	20	0.01
Ladies finger	..	..	..	..	..	46	0.10	143	0.18
Tomato	..	..	..	..	..	21	0.04	83	0.10
Cucumber	..	..	..	..	..	5	—	14	0.02
Pumpkin	..	..	..	..	..	40	0.21	143	0.30
Gourd	..	..	..	..	..	92	0.13	258	0.32
Karela	..	..	..	..	..	31	0.07	145	0.19
Bean	..	..	..	..	..	29	0.11	87	0.16
Pea	..	..	..	..	..	12	0.01	33	0.02
Other vegetables	..	..	..	..	..	109	0.33	343	0.49
Palak	..	..	..	..	..	50	0.09	114	0.10
Amaranth chalai	..	..	..	..	..	3	—	37	0.02
Other leafy vegetables	..	..	..	..	..	131	0.15	427	0.26
Pickle preservative	..	..	..	..	..	—	—	1	—
Other vegetable products	..	..	..	..	..	3	—	5	—
Sub-total—vegetables and products						223	3.64	594	5.87

APPENDIX II—*contd.*

	1	2	3	4	5
<i>Fruits and products</i>					
Banana, plantain .. .. .	22	0.02	63	0.04	
Orange .. .. .	25	0.02	72	0.07	
Lemon .. .. .	12	0.02	68	0.04	
Mango .. .. .	13	0.01	45	0.05	
Jackfruit .. .. .	1	—	8	0.01	
Pineapple .. .. .	1	—	1	—	
Coconut .. .. .	1	—	7	0.01	
Papaya .. .. .	2	—	7	0.01	
Apple .. .. .	—	—	2	—	
Other fruits .. .. .	2	—	8	0.01	
Sub-total—fruits and products ..	54	0.07	189	0.24	
<i>Sugar, honey, etc.</i>					
Sugar-crystal .. .. .	52	0.20	311	0.85	
Sugar-deshi .. .. .	31	0.03	96	0.07	
Gur .. .. .	62	0.09	192	0.17	
Honey .. .. .	—	—	1	0.02	
Sugar candy .. .. .	1	—	22	0.02	
Sub-total—sugar, honey, etc. ..	142	0.32	495	1.13	
<i>Pan, supari, etc.</i>					
Pan leaf .. .. .	30	0.13	186	0.35	
Pan finished .. .. .	203	1.51	352	1.20	
Supari .. .. .	27	0.19	184	0.35	
Lime .. .. .	21	0.01	158	0.02	
Katha .. .. .	14	—	136	0.03	
Others .. .. .	—	—	1	—	
Sub-total—pan, supari, etc. ..	235	1.84	533	1.95	
<i>Tobacco and products</i>					
Bidi .. .. .	229	1.58	493	1.63	
Cigarette .. .. .	33	0.21	86	0.28	
Zarda, kimam, surti .. .. .	13	0.03	28	0.06	
Cigar, cheroot .. .. .	1	0.02	1	0.01	
Chewing tobacco .. .. .	26	0.21	39	0.17	
Smoking tobacco .. .. .	—	—	1	—	
Leaf tobacco .. .. .	30	0.13	62	0.12	
Hukka tobacco prepared .. .. .	1	0.01	11	0.05	

APPENDIX II—*contd.*

	1	2	3	4	5
<i>Tobacco and products—contd.</i>					
Powder—cigarette tobacco .. .. .	—	—	1	—	
Snuff .. .. .	—	—	5	0·01	
Others .. .. .	3	—	8	0·01	
Sub-total—tobacco and products ..	286	2·19	608	2·34	
<i>Alcoholic beverages, etc.</i>					
Toddy, neera .. .. .	1	—	4	0·01	
Country liquor .. .. .	13	0·17	31	0·51	
Ganja .. .. .	6	0·05	12	0·08	
Opium .. .. .	—	—	4	0·02	
Sub-total—alcoholic beverages, etc. ..	19	0·22	48	0·62	
<i>Other beverages</i>					
Tea leaf .. .. .	4	0·04	226	0·47	
Sub-total—other beverages ..	4	0·04	226	0·47	
<i>Prepared meals, etc.</i>					
Meals .. .. .	114	6·21	133	3·88	
Snack saltish .. .. .	112	1·17	204	0·95	
Snack sweet .. .. .	166	2·09	314	1·76	
Hot drink—tea .. .. .	269	2·94	530	2·57	
Toffee, chocolates .. .. .	—	—	2	—	
Ice cream, fruit salad .. .. .	—	—	2	—	
Green coconut .. .. .	2	0·01	2	—	
Cold drink .. .. .	—	—	1	—	
Others .. .. .	19	0·17	26	0·17	
Sub-total—prepared meals, etc. ..	327	12·59	655	9·33	
Total—food, beverages, etc. ..	336	39·18	718	59·49	
(i) Food .. .. .		34·93		54·58	
(ii) Tobacco, pan, supari and intoxicants ..		4·25		4·91	
<b>FUEL AND LIGHT</b>					
Firewood and chip .. .. .	100	0·97	379	0·97	
Coal and coko .. .. .	129	0·14	470	1·78	
Saw dust .. .. .	—	—	1	—	
Kerosene oil—fuel .. .. .	34	0·05	148	0·16	
Kerosene oil—lighting .. .. .	241	0·29	542	0·52	
Electricity—fuel .. .. .	1	—	1	—	
Electricity—lighting .. .. .	34	0·03	80	0·10	
Dungcake .. .. .	42	0·07	231	0·23	
Charcoal .. .. .	—	—	4	—	

APPENDIX II—*contd.*

	1	2	3	4	5
<b>FUEL AND LIGHT—contd.</b>					
Methylated spirit .. .. .	..	—	—	2	—
Electric bulb .. .. .	..	—	—	3	—
Match box .. .. .	..	311	0·25	582	0·30
Other lighting oil .. .. .	..	2	—	4	—
Others .. .. .	..	2	—	7	—
Total—fuel and light ..	..	333	1·80	715	4·06
<b>HOUSING</b>					
<i>Rent for housing, etc.</i>					
Residential house-rent .. .. .	..	306	3·53	630	6·04
Residential land-rent .. .. .	..	2	0·03	7	0·06
House rent—owned/free .. .. .	..	28	0·10	77	1·11
Rent for hotel lodging .. .. .	..	1	—	1	—
Sub-total—rent for housing, etc. ..	..	336	3·66	713	7·21
<i>House repairs and upkeep</i>					
Repairs .. .. .	..	—	—	1	0·03
White washing .. .. .	..	—	—	1	—
Others .. .. .	..	—	—	1	0·12
Sub-total—house repairs and upkeep ..	..	—	—	2	0·15
<i>Furniture, etc.</i>					
Mat, mattress, durrie .. .. .	..	2	0·01	4	0·01
Teapoy .. .. .	..	1	0·02	1	0·01
Sub-total—furniture, etc. ..	..	3	0·03	5	0·02
<i>Household appliances, etc.</i>					
Box, trunk .. .. .	..	1	0·01	1	—
Utensil—earthenware .. .. .	..	1	—	3	—
Utensil—iron .. .. .	..	1	—	1	—
Utensil—aluminium .. .. .	..	2	0·06	4	0·04
Utensil—brass .. .. .	..	—	—	2	0·02
Glassware .. .. .	..	3	—	16	0·02
Enamelware .. .. .	..	1	0·01	1	—
Chinaware .. .. .	..	—	—	2	0·01
Broom .. .. .	..	1	—	5	—
Lock .. .. .	..	2	—	3	—
Sub-total—house hold appliances, etc. ..	..	12	0·08	36	0·09



APPENDIX II—*contd.*

	1	2	3	4	5
<i>Household services</i>					
Domestic servant, ayah .. .. .	..	—	—	3	0·01
Cook .. .. .	..	1	—	1	—
Sweeper .. .. .	..	18	0·01	95	0·05
Others .. .. .	..	—	—	1	—
Sub-total—household services ..	..	19	0·01	98	0·06
Total—housing ..	..	336	3·78	713	7·53
<i>- CLOTHING, BEDDING, ETC.</i>					
<i>Ready-made clothing</i>					
Dhoti .. .. .	..	67	0·94	115	0·91
Lungi .. .. .	..	24	0·29	47	0·35
Pyjama .. .. .	..	3	0·16	13	0·12
Trousers .. .. .	..	5	0·29	9	0·18
Half-pants .. .. .	..	9	0·12	31	0·12
Jawahar coat, etc. .. .. .	..	—	—	1	—
Bush-shirts .. .. .	..	5	0·02	11	0·03
Shirt, kamij, kurta .. .. .	..	46	0·90	98	0·84
Coat, over-coat .. .. .	..	2	0·19	3	0·11
Ganji, banian .. .. .	..	59	0·21	86	0·17
Sari .. .. .	..	4	0·19	76	1·34
Blouse, choli .. .. .	..	1	—	14	0·04
Chemise .. .. .	..	—	—	1	—
Bodice, brassiere .. .. .	..	—	—	1	0·01
Petticoat .. .. .	..	—	—	1	—
Salwar .. .. .	..	—	—	1	0·01
Frock .. .. .	..	1	—	36	0·11
Chaddar, angabasttram .. .. .	..	2	0·01	4	0·02
Towel .. .. .	..	—	—	1	—
Gamcha .. .. .	..	38	0·12	62	0·10
Handkerchief .. .. .	..	1	—	2	—
Satin .. .. .	..	—	—	2	0·01
Othe shirting, etc. .. .. .	..	1	0·03	2	0·04
Sub-total—ready-made clothing ..	..	165	3·47	324	4·51
<i>Non-ready-made clothing</i>					
Lungi .. .. .	..	7	0·02	9	0·01
Pyjama .. .. .	..	1	—	3	—
Half-pants .. .. .	..	—	—	1	—
Shirts, kamij, kurta .. .. .	..	3	0·17	6	0·10
Long cloth .. .. .	..	2	0·01	5	0·02
Satin .. .. .	..	—	—	3	0·01
Poplin .. .. .	..	3	0·03	5	0·03
Other shirting, etc. .. .. .	..	3	0·06	6	0·07
Other cloth .. .. .	..	—	—	2	0·01
Sub-total—non-ready-made clothing ..	..	18	0·29	33	0·25

APPENDIX II—*contd.*

					1	2	3	4	5
<i>Headwear</i>									
Cap	..	..	..	..	..	1	—	1	—
Sub-total—headwear					..	1	—	1	—
<i>Bedding</i>									
Bedsheet	..	..	..	..	..	5	0.02	6	0.01
Mosquito net	..	..	..	..	..	2	0.03	2	0.01
Blanket, rug	..	..	..	..	..	9	0.07	9	0.04
Pillow case	..	..	..	..	..	1	0.01	1	—
Bedding cloth	..	..	..	..	..	—	—	2	—
Others	..	..	..	..	..	1	0.01	2	0.01
Sub-total—bedding					..	16	0.14	20	0.07
<i>Footwear</i>									
Shoes	..	..	..	..	..	7	0.34	26	0.38
Sandals	..	..	..	..	..	14	0.09	35	0.11
Chappals	..	..	..	..	..	3	0.03	5	0.03
Boots	..	..	..	..	..	1	0.02	1	0.01
Slippers	..	..	..	..	..	1	—	8	0.03
Socks	..	..	..	..	..	—	—	2	—
Others	..	..	..	..	..	3	0.01	3	—
Sub-total—footwear					..	29	0.49	74	0.56
<i>Miscellaneous</i>									
Laundry	..	..	..	..	..	26	0.09	69	0.10
Washerman	..	..	..	..	..	143	0.50	307	0.51
Washing soap	..	..	..	..	..	327	0.78	705	1.00
Soda	..	..	..	..	..	13	0.01	216	0.13
Tailoring, mending, etc.	..	..	..	..	..	19	0.10	29	0.06
Embroidery	..	..	..	..	..	—	—	1	—
Repair, etc.—footwear	..	..	..	..	..	17	0.01	41	0.04
Sub-total—miscellaneous					..	336	1.49	718	1.84
Total—clothing, bedding, etc.					..	336	5.88	718	7.23
<b>MISCELLANEOUS</b>									
<i>Medical care</i>									
Doctor's fee	..	..	..	..	..	2	0.02	15	0.19
Medicine	..	..	..	..	..	18	0.51	91	1.25
X-ray	..	..	..	..	..	1	0.01	2	0.01

APPENDIX II—*contd.*

	1	2	3	4	5
<i>Medical care—contd.</i>					
E.S.I. premium .. .. .	91	0.40	228	0.52	
Health service contributions .. .. .	12	0.01	19	0.01	
Sub-total—medical care .. .. .	121	0.95	322	1.98	
<i>Personal care</i>					
Hair oil, etc. .. .. .	237	0.22	591	0.48	
Hair lotion, etc. .. .. .	1	—	4	0.01	
Barber .. .. .	329	0.77	700	0.92	
Snow, face cream, etc. .. .. .	6	0.02	27	0.02	
Toilet soap .. .. .	145	0.19	425	0.31	
Soap nut .. .. .	—	—	2	—	
Comb, hair brush .. .. .	7	—	11	—	
Mirror .. .. .	1	—	1	—	
Face powder .. .. .	—	—	5	—	
Tooth paste .. .. .	7	0.01	18	0.04	
Tooth powder .. .. .	31	0.03	105	0.04	
Tooth brush .. .. .	1	—	1	—	
Neem and similar stick .. .. .	65	0.03	112	0.03	
Blade .. .. .	11	—	51	0.01	
Razor .. .. .	—	—	1	—	
Scent and perfume .. .. .	1	—	5	0.01	
Lipstick, etc. .. .. .	—	—	2	—	
Others .. .. .	—	—	4	—	
Sub-total—personal care .. .. .	336	1.27	717	1.87	
<i>Education and reading</i>					
School, college-fees .. .. .	1	0.02	76	0.47	
Books-school .. .. .	1	0.08	7	0.07	
Books-general .. .. .	1	—	2	—	
Stationery-all kinds .. .. .	2	0.01	52	0.06	
Private tuition .. .. .	—	—	21	0.06	
News paper .. .. .	—	—	8	0.07	
Library charges .. .. .	—	—	1	—	
Sub-total—education and reading .. .. .	4	0.11	116	0.83	
<i>Recreation, etc.</i>					
Cinema .. .. .	181	1.20	380	1.30	
Toy .. .. .	—	—	1	—	
Pet animal purchase .. .. .	—	—	4	0.01	
Mela and fair .. .. .	—	—	1	0.01	

APPENDIX II—*contd.*

1					2	3	4	5
<i>Recreation, etc.—contd.</i>								
Variety performance	..	..	..	..	1	—	1	—
Club fees, etc.	..	..	..	..	1	—	3	—
Chance game, lottery	..	..	..	..	—	—	1	—
Sub-total—recreation, etc.	..				181	1.20	385	1.32
<i>Transport, etc.</i>								
Rail	..	..	..	..	13	1.02	25	0.58
Bus	..	..	..	..	252	1.17	548	1.44
Tram	..	..	..	..	73	0.32	142	0.32
Water transport	..	..	..	..	1	—	1	—
Horsecab	..	..	..	..	1	—	1	—
Repair charges	..	..	..	..	—	—	1	—
Postage	..	..	..	..	168	0.32	239	0.22
Others	..	..	..	..	2	—	2	—
Sub-total—transport, etc.	..				303	2.83	622	2.56
<i>Subscription, etc.</i>								
Trade union	..	..	..	..	189	0.21	378	0.20
Religious	..	..	..	..	10	0.01	21	0.01
Gift and charity	..	..	..	..	7	—	27	0.04
Other ceremonials	..	..	..	..	—	—	2	0.01
Others	..	..	..	..	2	—	2	—
Sub-total—subscription, etc.	..				192	0.22	396	0.26
<i>Miscellaneous</i>								
Ornament-glass	..	..	..	..	—	—	1	—
Ornament-plastic	..	..	..	..	1	—	2	—
Fountain pen	..	..	..	..	1	—	4	0.01
Umbrella	..	..	..	..	2	0.16	7	0.18
Repair and maintenance	..	..	..	..	3	—	4	—
Other pocket expenses	..	..	..	..	29	0.14	82	0.27
Other miscellaneous expenses	..	..	..	..	—	—	3	—
Sub-total—miscellaneous	..				35	0.30	100	0.46
Total—miscellaneous	..					6.88		9.28
Total—consumption expenditure	..					57.52		87.59

## (B) NON-CONSUMPTION EXPENDITURE

<i>Taxes</i>								
Road tax	..	..	..	..	—	—	1	—
Income tax	..	..	..	..	—	—	2	—

APPENDIX II—*contd.*

1					2	3	4	5
<i>Taxes—contd.</i>								
Municipal tax	..	..	..	..	—	—	23	0.11
Chowkidari tax	..	..	..	..	—	—	1	—
Others	..	..	..	..	—	—	13	0.07
Sub-total—taxes					—	—	28	0.18
<i>Interest, litigation, etc.</i>								
Interest paid on loan	..	..	..	..	23	0.96	59	0.85
Litigation expenses	..	..	..	..	2	0.15	3	0.10
Remittances	..	..	..	..	254	28.13	312	17.07
Sub-total—interest, litigation, etc.					265	29.24	360	18.02
<i>Savings and investments</i>								
Ornaments-gold	..	..	..	..	—	—	1	0.08
Live-stock	..	..	..	..	1	—	1	—
Typewriter	..	..	..	..	—	—	1	0.58
Automobile	..	..	..	..	1	—	1	—
Life Insurance premium	..	..	..	..	1	0.02	10	0.06
Provident Fund contribution	..	..	..	..	217	3.32	479	3.61
Bank savings	..	..	..	..	4	0.24	4	0.13
Loan advanced	..	..	..	..	1	0.08	3	0.06
Others	..	..	..	..	18	0.45	36	0.37
Sub-total—savings and investments					225	4.11	493	4.89
<i>Debts repaid</i>								
Debts repaid	..	..	..	..	21	0.45	55	1.20
Sub-total—debts repaid					21	0.45	55	1.20
Total—non-consumption expenditure						33.80		24.29
SUMMARY								
<i>(a) Consumption expenditure</i>								
Food	..	..	..	..		34.93		54.58
Tobacco, pan, supari and intoxicants	..	..	..	..		4.25		4.91
Fuel and light	..	..	..	..	333	1.80	715	4.06
Housing	..	..	..	..	336	3.78	713	7.53
Clothing, bedding, etc.	..	..	..	..	336	5.88	718	7.23
Miscellaneous	..	..	..	..		6.88		9.28
Total						57.52		87.59
<i>(b) Non-consumption expenditure</i>								
Taxes, interest and litigation	..	..	..	..		1.11		1.13
Remittances to dependants	..	..	..	..	254	28.13	312	17.07
Savings and investments	..	..	..	..	225	4.11	493	4.89
Debts repaid	..	..	..	..	21	0.45	55	1.20
Total						33.80		24.29





